

P E N N S Y L V A N I A

Occupational Outlook Handbook

**2006
Edition**

Business, Legal & Government

Public Safety

Volume 6 of 6

TABLE OF CONTENTS

How to Use the Pennsylvania Occupational Outlook Handbook

Business, Government, Legal, Finance and Insurance

Introduction

Accountant & Auditors

Actuaries

Administrative Services Managers

Billing Clerks

Bookkeeping, Accounting & Auditing Clerks

Brokerage Clerks

Budget Analysts

Claims Adjusters, Investigators & Collectors

Court Reporters & Medical Transcriptionists

Customer Service Representatives

File Clerks

Financial Analysts & Personal Financial Administrators

Financial Managers

General Managers & Chief Executives

General Office Clerks

Human Resources Clerks

Human Resources Personnel

Inspectors & Compliance Officers

Insurance Underwriters

Interviewing and New Accounts Clerks

Lawyers & Judicial Workers

Loan & Credit Clerks

Loan Officers & Counselors

Mail Clerks & Messengers

Management Analysts

Office & Administrative Support Supervisors

Order Clerks

Paralegals

Payroll & Timekeeping Clerks

Postal Clerks & Mail Carriers

Property & Real Estate Managers

Receptionists & Information Clerks

Secretaries

Shipping, Receiving & Traffic Clerks

Tellers

Urban & Regional Planners

Word Processors, Typists & Data Entry Keyers

Public Safety

Introduction

Correctional Officers

Dispatchers

Firefighting Workers

Police & Detectives

Private Detectives & Investigators

Security Guards

Job Opportunities in the Armed Forces

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Equal Opportunity Employer/Program

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workforceinfo@state.pa.us, (717) 787-6466 or
toll-free at 1-877-493-3282.

How to Use the Pennsylvania Occupational Outlook Handbook

The *Pennsylvania Occupational Outlook Handbook* is best used as a reference; it is not meant to be read in its entirety. Instead, look in the Table of Contents for specific occupations that interest you. For any occupation that sounds interesting, use the *Handbook* to learn about the type of work, education and training requirements, advancement possibilities, earnings, job outlook, and related occupations. Each occupational description follows a standard format, making it easy for you to compare occupations.

This document provides an overview of how the occupational articles are organized in the *Handbook*. It highlights information presented in each section and offers tips on how to interpret the information.

Unless otherwise noted, the source of employment and earnings data presented in the *Handbook* is the Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis. Nearly all *Handbook* articles cite employment and earnings data from the Occupational Employment Statistics (OES) survey. Some articles include data from outside sources. OES data may be used to compare earnings among occupations; however, outside data may not be used in this manner because characteristics of these data vary widely.

The following are descriptions of the subheadings that appear under each of the occupations included in this handbook:

Significant Points

This section highlights key occupational characteristics.

Nature of the Work

This section describes what types of activities are involved in a particular occupation. Individual job duties may vary by industry or employer. For instance, workers in larger firms tend to be more specialized, whereas those in smaller firms often have a wider variety of duties. Most occupations have several levels of skills and responsibilities through which workers may progress. Beginners may start as trainees performing routine tasks under close supervision. Experienced workers usually undertake more difficult tasks and are expected to perform with less supervision.

Working Conditions

It is important to research the working conditions of an occupation. This section identifies the typical hours worked, the workplace environment, physical activities and susceptibility to injury, special equipment, and the extent of travel required. In many occupations, people work regular business hours - 40 hours a week, Monday through Friday - but in many others, they do not. For example, waiters and waitresses often work evenings and weekends.

Employment

This section reports the number of jobs the occupation provided in 2004 (nationwide and Pennsylvania) and the key industries where these jobs are found. When significant, the geographic distribution of jobs and the proportion of part-time (less than 35 hours a week) and self-employed workers in the occupation are mentioned.

Job Outlook

The long-term job outlook is a factor to consider when deciding on an occupation. This section shows anticipated growth or decline for an occupation in Pennsylvania by comparing actual 2004 employment figures with projected employment for 2014. In addition, this section describes the factors that will result in growth or decline in the number of jobs. In some cases, the *Handbook* mentions that an occupation is likely to provide numerous job openings or relatively few openings. Occupations that are large and have high turnover, such as cashiers and retail sales positions, generally provide the most job openings. Susceptibility to layoffs due to imports, slowdowns

in economic activity, technological advancements, or budget cuts are also addressed in this section. For example, employment of construction craft workers is sensitive to slowdowns in construction activity, while employment of government workers is sensitive to budget cuts.

Earnings

This section discusses typical earnings and how workers are compensated—annual salaries, hourly wages, commissions, piece rates, tips, or bonuses. Within every occupation, earnings vary by experience, responsibility, performance, tenure, and geographic area. Earnings data are from the Occupational Employment Statistics annual survey of Pennsylvania employers. Average hourly earnings for entry-level and experienced-level workers are now available as well.

Benefits account for a significant portion of total compensation costs to employers. Benefits such as paid vacation, health insurance, and sick leave may not be mentioned because they are so widespread. Though not as common as traditional benefits, employers may offer flexible hours and profit sharing plans to attract and retain highly qualified workers. Less common benefits also include childcare, tuition for dependents, housing assistance, summers off, and free or discounted merchandise or services.

Training, Other Qualifications and Advancement

Knowing what kinds of training or education are required for a job is an important part of career planning. This section describes the most significant sources of training, including the training preferred by employers, the typical length of training, and advancement possibilities. Job skills are sometimes acquired through high school, informal on-the-job training, formal training (including apprenticeships), the Armed Forces, home study, hobbies, or previous work experience. For example, sales experience is particularly important for many sales jobs, which may not require any education beyond high school. Many professional and technical jobs, on the other hand, require formal post-secondary education—vocational or technical training, or college, postgraduate, or professional education.

Also discussed here are the qualifications usually expected of job applicants, as well as opportunities for advancement or promotion. Some occupations require certification or licensing to enter the field, to advance, or to practice independently. Certification or licensing generally involves completing courses and passing examinations. Increasingly, many occupations have continuing education or skill improvement requirements to keep up with the changing economy or to improve advancement opportunities.

Related Occupations

Occupations involving similar duties, skills, interests, education, and training are listed.

Sources of Additional Information

No single publication can completely describe all aspects of an occupation. Thus, the *Handbook* lists mailing addresses for associations, government agencies, unions, and other organizations that can provide occupational information. In some cases, toll free phone numbers and Internet addresses also are listed. Links to non-BLS Internet sites are provided for your convenience and do not constitute an endorsement.

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(717) 787-6466 or toll-free at 1-877-493-3282.

Business, Government, Legal, Finance and Insurance

Business, Government, Legal, Finance and Insurance Introduction

Information in this section of the Handbook focuses on careers available in the business world, both in the private and public sectors. They span across all education levels and range from entry-level to managerial and executive positions.

There are a variety of entry-level jobs available in the business world for recent high school graduates. Many of these positions offer opportunities for career advancement. Receptionists, secretaries and general office clerks, for example, can gain valuable experience that may one day qualify them for supervisory or managerial positions.

In the legal field, paralegals are projected to be one of the fastest growing occupations in Pennsylvania. Many legal tasks formerly performed by lawyers are now being completed by paralegals, thus increasing the demand for their services. Minimal training requirements for this occupation are a two-year associate's degree, although employers increasingly prefer graduates of four-year paralegal programs. Competition is expected to be keen as the number of applicants outpaces job growth, thus placing added importance upon education.

This career cluster also covers professions that require a bachelor's degree or higher, such as accountants. As the economy grows and the number of business establishments increases, businesses will rely upon accountants to manage books and provide management advice. Job openings for accountants should remain plentiful as they expand the array of services available to their clients.

Business, Government, Legal, Finance and Insurance Occupations

The occupations in green are either new to this edition or have had a name change since the last.

Accountants & Auditors

Interviewing & New Accounts Clerks

Actuaries

Lawyers & Judicial Workers

Administrative Services Managers

Loan & Credit Clerks

Billing Clerks

Loan Officers & Counselors

Bookkeeping, Accounting & Auditing Clerks

Mail Clerks & Messengers

Brokerage Clerks

Management Analysts

Budget Analysts	Office & Administrative Support Supervisors
Claims Adjusters, Investigators & Collectors	Order Clerks
Court Reporters & Medical Transcriptionists	Paralegals
Customer Service Representatives	Payroll & Timekeeping Clerks
File Clerks	Postal Clerks & Mail Carriers
Financial Analysts & Personal Financial Advisors	Property & Real Estate Managers
Financial Managers	Receptionists & Information Clerks
General Managers & Chief Executives	Secretaries
General Office Clerks	Shipping, Receiving & Traffic Clerks
Human Resources Clerks	Tellers
Human Resources Personnel	Urban & Regional Planners
Inspectors & Compliance Officers	Word Processors, Typists & Data Entry Keyers
Insurance Underwriters	

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(717) 787-6466 or toll-free at 1-877-493-3282.

Accountants & Auditors

SOC CODE: 13-2011

Significant Points

- Entry-level positions generally require a bachelor's degree.
- Prospects will be best for applicants who are certified or licensed.

Nature of the Work

- Accountants & auditors prepare, analyze and verify financial documents in order to provide important business information to their clients.

Public accountants perform a broad range of accounting services for corporations, governments, nonprofit organizations or individuals.

Management accountants record and analyze the financial information of the companies for which they work. Other duties include budgeting, cost management and performance evaluation.

Government accountants and auditors maintain and examine the records of government agencies as well as businesses and individuals whose activities are subject to government regulations.

- An increasingly important area of specialization is internal auditing. **Internal auditors** verify the accuracy of an organization's records. They also check for mismanagement, waste or fraud.
- Computers are rapidly changing the nature of accounting work. Special software packages greatly reduce the amount of time spent on tedious manual calculations.

Working Conditions

- Although many accountants & auditors work a standard 40-hour week, longer hours may be necessary for self-employed individuals or those with numerous clients. Overtime work is common during tax season
- Work is usually performed in an office setting. However, self-employed accountants may work from home.
- Travel may be required in order to perform audits at a business or government facility.

Employment

- Accountants & auditors held about 1.2 million jobs in 2004 in the United States and approximately 38,320 jobs in Pennsylvania.
- About 22 percent were employed with accounting and bookkeeping firms. Another 10 percent worked for various government agencies. Almost 1 in 13 were self-employed.
- The following table includes the industries that employed the most accountants & auditors in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Accounting & Bookkeeping Services	8,280	21.6%
Federal, State & Local Government	3,780	9.9%
Management of Companies & Enterprises	3,220	8.4%
Self-Employed	2,860	7.5%

Job Outlook

- Employment of accountants & auditors in Pennsylvania is expected to grow from approximately 38,320 in 2004 to approximately 42,080 in 2014. Accountants & auditors can expect about 377 openings due to growth and about 723 replacement openings for approximately 1,100 total annual openings.
- The number of business establishments is expected to increase as the economy prospers. As a result, additional accountants & auditors will be needed to set up books, prepare taxes and provide management advice.
- Employment growth will be offset by a decrease in demand for traditional accounting services and the growing use of computerized software.
- Keen competition is expected for jobs in the most prestigious firms.
- Job prospects will be best for those who have earned professional recognition through certification or licensure.

Earnings

Average annual earnings of accountants & auditors in Pennsylvania were \$59,430 in 2005. The entry-level wage in 2005 was \$34,220 while an experienced accountant or auditor made \$72,030.

Training, Other Qualifications and Advancement

Although most entry-level positions require a bachelor's degree in accounting, some employers prefer to hire individuals who have a master's degree. Applicants with previous experience may have an advantage. In fact, many colleges offer students the opportunity to gain practical experience through summer or part-time internships.

Professional recognition through certification or licensure can be beneficial in today's job market. A college degree and some practical experience are required for certification as a Certified Public Accountant (CPA). Qualified applicants must take the rigorous, four-part Uniform CPA Examination. Only about one-quarter of those who take the examination each year pass every part they attempt. However, applicants are not required to pass all four parts at once. Partial credit is given to individuals that pass two parts and the remaining sections must be completed within a given time period. In order to renew their CPA certification, accountants must participate in continuing education courses, seminars and group study programs offered by professional organizations.

For individuals without the formal education or experience that is required to become a CPA, many professional organizations offer voluntary certification programs. Voluntary certification can attest that accountants & auditors who acquired some of their skills through on-the-job training have achieved a recognized level of professional competence.

Individuals planning a career in accounting or auditing should have an aptitude for math. The ability to analyze and interpret information quickly is important. Successful accountants & auditors must be able to work with people as well as computers. Because they handle a lot of confidential information, high standards of integrity are also essential.

Entry-level workers usually start as assistants, cost accountants or junior auditors. Those with inadequate preparation may be assigned to routine jobs and face limited promotion opportunities. In general, there is a large degree of mobility among accounting positions. However, it is uncommon for a management accountant or internal auditor to transfer into a public accountant position. In time, these workers can advance into senior accountant, accounting manager, budget director or internal auditing manager positions. Experienced workers may become controllers, treasurers or chief financial officers. Some also become partners in a firm or open their own business.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of accountants & auditors include appraisers, actuaries, budget officers, loan officers, tax collectors, revenue agents, financial analysts, bank officers, underwriters, securities sales representatives, purchasing agents, and financial managers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- AACSB International—Association to Advance Collegiate Schools of Business, 600 Emerson Rd., Suite 300, St. Louis, MO 63141. Internet: <http://www.aacsb.edu/accreditation/AccreditedMembers.asp>
- American Institute of Certified Public Accountants, 1211 Avenue of Americas, New York, NY 10036-8775. Internet: <http://www.aicpa.org>
- National Association of State Boards of Accountancy, 150 Fourth Ave. North, Suite 700, Nashville, TN 37219-2417. Internet: <http://www.nasba.org/nasbaweb.nsf/?Open>
- Institute of Management Accountants, 10 Paragon Dr., Montvale, NJ 07645-1718. Internet: <http://www.imanet.org>
- Accreditation Council for Accountancy and Taxation, 1010 N. Fairfax St., Alexandria, VA 22314. Internet: <http://www.acatcredentials.org>
- The Institute of Internal Auditors, 247 Maitland Ave., Altamonte Springs, FL 32701-4201. Internet: <http://www.theiia.org>
- Information Systems Audit and Control Association and Foundation, 3701 Algonquin Rd., Suite 1010, Rolling Meadows, IL 60008. Internet: <http://www.isaca.org>
- Association of Government Accountants, 2208 Mount Vernon Ave., Alexandria, VA 22301. Internet: <http://www.agacgfm.org>

Actuaries

SOC CODE: 15-2011

Significant Points

- A bachelor's degree in actuarial science, mathematics or statistics is required for entry-level positions.
- Individuals must complete a rigorous series of examinations in order to obtain full professional status.
- About 1 in 4 were employed with insurance companies.

Nature of the Work

- *Actuaries* assemble and analyze data to estimate the probability that an event will take place. They determine future risk, make pricing decisions and formulate investment strategies. Some also design financially sound insurance and pension plans.
- Within the insurance industry, actuaries estimate the amount of money an organization will pay in claims. They also establish the premium that should be charged in order for the company to fully cover their expenses.
- Many financial institutions use actuaries to manage the risks associated with investment products, such as annuities and asset management services.
- Consulting actuaries provide their services to clients on a contract basis. These individuals may also testify in court regarding the value of earnings that are lost due to injury or the current value of future pension benefits in divorce cases.

Working Conditions

- Most actuaries work at least 40 hours per week. Consulting actuaries may have longer hours and more erratic work schedules.
- Actuarial work is usually performed in a comfortable office environment.
- Travel may be required in order to meet with certain clients.

Employment

- Actuaries held about 17,500 jobs in 2004 in the United States and approximately 680 jobs in Pennsylvania.
- Almost 40 percent were employed with insurance carriers. Another 21 percent were employed with companies that provide management and technical consulting services.
- The following table includes the industries that employed the most actuaries in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Insurance Carriers	270	39.6%
Management & Technical Consulting Services	140	20.9%
Management of Companies & Enterprises	130	19.6%
Insurance Agencies, Brokerages & Support	50	7.9%

Job Outlook

- Employment of actuaries in Pennsylvania is expected to grow from approximately 680 in 2004 to approximately 800 in 2014. Actuaries can expect about 12 openings due to growth and about 29 replacement openings for approximately 41 total annual openings.
- Additional job opportunities are expected for actuaries as managed health plans continue to grow. However, projected increases in employment could be offset by continued downsizing and merger activities.
- Employment growth should be strongest in the property and casualty insurance sector.
- Consulting actuaries will be in great demand because investment firms and large corporations are expected to continue contracting out their actuarial needs.

Earnings

- Average annual earnings of actuaries in Pennsylvania were \$87,990 in 2005. The entry-level wage in 2005 was \$53,630 while an experienced actuary made \$105,170.

- Some organizations offer cash bonuses and merit increases to actuaries who gain experience and pass professional examinations.

Training, Other Qualifications and Advancement

A bachelor's degree in actuarial science, mathematics or statistics is required for entry-level actuary positions. Some companies hire other college graduates, provided the applicants have a working knowledge of mathematics and have demonstrated their ability by passing the first few actuarial examinations.

Newly hired actuaries rotate among various jobs in order to learn about different operations and phases of insurance work. Initially, they prepare data for projects and perform other simple tasks. After gaining experience, individuals may supervise clerks, draft reports and conduct research.

Specific requirements apply for pension actuaries, who verify the financial status of benefit pension plans to the Federal Government. These individuals must be enrolled by the Joint Board for the Enrollment of Actuaries. To qualify for enrollment, applicants must meet certain board-specified experience and examination requirements.

Two professional organizations, the Society of Actuaries (SOA) and the Casualty Actuarial Society (CAS), sponsor programs that lead to full professional status in the actuarial field. The SOA administers examinations for actuaries in the fields of life insurance, health insurance, pensions and investments. On the other hand, the CAS focuses on the property and casualty insurance sector. Both organizations jointly sponsor the first examination series, which helps students evaluate their potential as actuaries. Therefore, students do not have to commit themselves to a specialty until after the initial set of examinations has been completed.

Applicants who pass one or more examinations have better opportunities for employment. Therefore, employers encourage individuals to complete the entire series as soon as possible, advancing first to the Associate level and then the Fellowship level. The process usually takes five to 10 years to complete because examinations are only given twice a year, in May and November. Although many companies allot time for their employees to prepare, extensive home study is also required in order to pass the examinations.

To perform their duties effectively, actuaries must keep up with current trends and legislation. Knowledge of developments in health, business, finance and economics that could affect insurance or investment practices is beneficial. Good communication and interpersonal skills are also important, particularly for consulting actuaries.

Advancement opportunities largely depend on job performance and the number of actuarial examinations that have been passed. Early in their careers, individuals may transfer to other companies in order to improve their chances for promotion. Experienced actuaries can advance to administrative or executive positions. Some fill managerial roles in other program areas, such as underwriting or accounting.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of actuaries include accountants, auditors, economists, financial analysts, mathematicians, and statisticians.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Academy of Actuaries, 1100 17th St. NW, 7th Floor, Washington, DC 20036. Internet: <http://www.actuary.org>
- Society of Actuaries, 475 N. Martingale Rd., Suite 800, Schaumburg, IL 60173. Internet: <http://www.soa.org>
- Casualty Actuarial Society, 1100 N. Glebe Rd., Suite 600, Arlington, VA 22201. Internet: <http://www.casact.org>
- Society of Actuaries / Casualty Actuarial Society jointly sponsored website: <http://www.BeAnActuary.org>
- American Society of Pension Actuaries, 4245 N. Fairfax Dr., Suite 750, Arlington, VA 22203. Internet: <http://www.aspa.org>

Administrative Services Managers

SOC CODE: 11-3011

Significant Points

- Specific background requirements vary by organization.
- Keen competition is expected due to the large number of qualified workers seeking managerial jobs.

Nature of the Work

- *Administrative services managers* coordinate the support services that allow organizations to operate efficiently. Support services include secretarial, mailroom, records management, procurement, security and related activities.
- Within smaller organizations, a single manager usually oversees all support services. Larger companies employ several different levels of management, from first-line supervisors to top-level managers.
- First-line supervisors directly supervise the staff. Mid-level managers develop departmental plans, set goals and implement procedures.
- *Facility managers* are responsible for planning, designing and managing facilities. They coordinate the physical workplace with the people and work of an organization.

Working Conditions

- Most administrative services managers work a standard 40-hour week. Overtime is often required to resolve problems and meet deadlines. In addition, facility managers are usually on-call in order to address any emergencies that arise during non-work hours.
- The work of administrative services managers can be stressful due to the challenges associated with meeting deadlines, supervising staff and managing resources.
- Extensive travel may be required to visit construction sites and different branch offices.

Employment

- Administrative services managers held about 268,400 jobs in 2004 in the United States and approximately 15,810 jobs in Pennsylvania.
- Over 20 percent were employed with health care establishments, primarily hospitals. Others worked for financial companies, educational institutions or government agencies.
- The following table includes the industry groups that employed the most administrative services managers in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Health Care & Social Assistance	3,260	20.6%
Finance & Insurance	1,870	11.8%
Educational Services	1,790	11.3%
Professional & Technical Services	1,690	10.7%
Federal, State & Local Government	1,430	9.0%

Job Outlook

- Employment of administrative services managers in Pennsylvania is expected to grow from approximately 15,810 in 2004 to approximately 17,420 in 2014. Administrative services managers can expect about 161 openings due to growth and about 307 replacement openings for approximately 468 total annual openings.
- Keen competition is expected due to the large number of qualified workers seeking managerial jobs.
- In an effort to cut costs, many companies will continue to contract out their administrative service needs. As a result, demand will increase amongst management consulting firms.
- Corporate restructuring and technological advancements may have an adverse affect on employment levels.

Earnings

Average annual earnings of administrative services managers in Pennsylvania were \$67,560 in 2005. The entry-level wage in 2005 was \$32,560 while an experienced administrative services manager made \$85,060.

Training, Other Qualifications and Advancement

Specific background requirements vary by job responsibility. For secretarial and mailroom managers, employers prefer an applicant with an associate's degree in business or management. However, a high school diploma combined with appropriate experience may be sufficient. Completion of some postsecondary technical training is preferred for managers of technical activity workers. Managers of highly complex services, such as contract administration, usually need a bachelor's degree in business, human resources or finance. Facility managers generally have a college degree in facility management, engineering, architecture or business administration. Regardless of the individual's educational background, relevant work experience is also important.

Aspiring administrative services managers must be analytical, detail-oriented and decisive. The ability to coordinate several activities at once is vital. When coping with deadlines, flexibility is essential. Strong communication and interpersonal skills are also very important.

Completion of a certification program can increase an individual's potential for advancement. Interested applicants must meet minimum educational and experience requirements. The designation of Certified Administrative Manager (CAM) or Certified Facility Manager (CFM) is awarded to qualified individuals who pass the competency-based examinations.

Within smaller companies, employees can work their way up from clerical or technical positions. However, advancement opportunities in small firms are limited. Instead, many workers transfer to larger organizations. Administrative services manager positions in large companies often have formal education and experience requirements. For certain top-level positions, a bachelor's degree may be necessary. Some experienced managers elect to open their own consulting business.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of administrative services managers include appraisers, buyers, contract specialists, cost estimators, property managers, real estate managers, purchasing managers, and personnel managers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- International Facility Management Association, 1 E. Greenway Plaza, Suite 1100, Houston, TX 77046-0194. Internet: <http://www.ifma.org>
- Association of Higher Education Facilities Officers, 1643 Prince St., Alexandria, VA 22314-2818. Internet: <http://www.appa.org>
- Institute of Certified Professional Managers, James Madison University, College of Business, Harrisonburg, VA 22807. Internet: <http://cob.jmu.edu/icpm>

Billing Clerks

SOC CODE: 43-3021

Significant Points

- A high school education is required for most entry-level positions.
- Automation and organizational restructuring will increase worker productivity, but adversely affect growth.
- Opportunities should be plentiful for full-time, part-time and seasonal employment.

Nature of the Work

- Billing clerks use calculators and computers to prepare bills, invoices and itemized statements for billing and record keeping purposes
Billing clerks review purchase orders, sales tickets, hospital records or charge slips in order to calculate the total amount owed by a customer.
Billing machine operators print out the bill that is sent to the customer. After they are printed, the billing clerks verify the bills one last time.
- Computers and specialized billing software allow many clerks to automatically calculate charges and prepare bills all in one step. However, many workers still keep paper records for reference purposes.
- Regardless of the size of the organization, clerical workers are increasingly performing a broader variety of tasks than they did in the past.

Working Conditions

- Billing clerks usually work regular business hours. In certain organizations, overtime may be needed during holiday and vacation seasons.
- Work is typically performed in a comfortable office setting.
- Use of computers on a daily basis can result in eyestrain, muscle strain, backaches, headaches or wrist problems for billing workers.

Employment

- Billing clerks held about 522,900 jobs in 2004 in the United States and around 23,930 jobs in Pennsylvania.
- About 63 percent were employed with service-providing establishments, primarily in physician's offices and hospitals. Others worked for trucking companies, automobile dealerships and financial institutions.
- The following table includes the industry groups that employed the most billing clerks in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	15,080	63.0%
Wholesale & Retail Trade	2,720	11.3%
Manufacturing	1,790	7.5%
Finance & Insurance	1,220	5.1%
Transportation & Warehousing	1,040	4.3%

Job Outlook

- Employment of billing clerks in Pennsylvania is expected to decrease from approximately 23,930 in 2004 to approximately 23,320 in 2014. About 406 annual openings will result from replacement needs. Although no net employment growth is expected statewide, growth openings may occur in some areas.
- A growing economy will result in additional business transactions and an increased demand for billing services.
- Although office automation and organizational restructuring will increase worker productivity, it will also adversely affect employment demand.
- Opportunities should be plentiful for full-time, part-time and seasonal employment. Prospects will be best for individuals with significant technical expertise.

Earnings

Average hourly earnings of billing & posting clerks & machine operators in Pennsylvania were \$13.26 in 2005. The entry-level rate in 2005 was \$9.69 while an experienced billing clerk made \$15.04.

Training, Other Qualifications and Advancement

Employers typically require a high school diploma or equivalent for entry-level positions. However, some highly technological firms prefer applicants who have a college degree. Regardless of the organization, most employers prefer to hire individuals who are computer-literate. A working knowledge of word processing and spreadsheet software is also beneficial.

Necessary skills can be learned through high school, business school or community college training programs. Typical courses include typing, word processing, shorthand, business communications and record management. However, most billing clerks acquire their skills through on-the-job training. Newly hired workers learn about the company policies and procedures from a supervisor or other experienced clerk. Formal classroom training may be required in order to learn specific computer software.

Billing clerks must be careful and detail-oriented. Because they frequently handle confidential materials, workers should also be discreet and trustworthy. A strong aptitude for numbers is essential. Ambitious clerks take on additional duties, which can result in higher pay or increased advancement opportunities. In fact, most organizations fill administrative and managerial openings by promoting individuals from within the company.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of billing clerks include tellers, statistical clerks, receiving clerks, medical record clerks, hotel desk clerks, credit clerks, reservation clerks, and transportation ticket agents.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- National Electronic Billers Alliance, 2226-A Westborough Blvd, PMB 504, South San Francisco, CA 94080. Internet: <http://www.nebazone.com/>

Bookkeeping, Accounting & Auditing Clerks

SOC CODE: 43-3031

Significant Points

- A high school degree is required for entry-level positions.
- Automation and organizational restructuring will increase worker productivity, but adversely affect growth.
- Many opportunities exist for temporary and part-time work.

Nature of the Work

- Bookkeeping, accounting & auditing clerks are responsible for developing and maintaining an organization's financial records.

Bookkeeping clerks, which are usually found in small establishments, handle all aspects of financial transactions. They may also prepare bank deposits and balance receipts.

Accounting clerks perform duties that are more specialized in nature, such as posting transactions and computing interest. Other tasks include reconciling computer reports with manually maintained journals.

Auditing clerks verify the records of transactions that are posted by other workers. They may correct any errors themselves or note the problem and return the work for adjustment.

- Computers and specialized accounting software allow clerks to post transactions and balance accounts electronically. As a result, manual posting to general ledgers is becoming obsolete.
- Regardless of the size of the organization, clerical workers are increasingly performing a broader variety of tasks than they did in the past.

Working Conditions

- Most bookkeeping, accounting & auditing clerks work regular business hours. Longer hours may be required in order to meet deadlines at the end of the fiscal year or when audits are performed. Within certain organizations, overtime may also be required during holiday and vacation seasons.
- Work is usually performed in a comfortable office setting. Individuals who review data may sit for extended periods of time.
- Use of computers on a daily basis can result in eyestrain, muscle strain, backaches, headaches or wrist problems for many clerical workers.

Employment

- Bookkeeping, accounting & auditing clerks held about 2.0 million jobs in 2004 in the United States and approximately 72,040 jobs in Pennsylvania.
- Over 40 percent were employed with service-providing companies, primarily in accounting firms and religious organizations. Another 18 percent worked for wholesale and retail trade establishments.
- The following table includes the industry groups that employed the most bookkeeping, accounting & auditing clerks in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	29,420	40.8%
Wholesale & Retail Trade	12,640	17.5%
Manufacturing	6,480	9.0%
Finance & Insurance	5,870	8.2%
Construction	4,010	5.6%

Job Outlook

- Employment of bookkeeping, accounting & auditing clerks in Pennsylvania is expected to increase from approximately 72,040 in 2004 to approximately 72,850 in 2014. Bookkeeping, accounting & auditing clerks can expect about 81 openings due to growth and about 1,349 replacement openings for approximately 1,430 total annual openings.

- Although office automation and organizational restructuring will increase worker productivity, it will also decrease employment demand.
- The large size of this occupation ensures plentiful job openings. Many opportunities exist for temporary and part-time work.

Earnings

Average hourly earnings of bookkeeping, accounting & auditing clerks in Pennsylvania were \$14.08 in 2005. The entry-level rate in 2005 was \$9.15 while an experienced clerk made \$16.54.

Training, Other Qualifications and Advancement

Employers typically require a high school diploma or equivalent for entry-level bookkeeping, accounting & auditing clerk positions. However, some highly technological firms prefer individuals who have a college degree. Regardless of the organization, most employers prefer to hire applicants who are computer-literate. A working knowledge of word processing and spreadsheet software is also beneficial.

Necessary skills can be learned through high school, business school or community college training programs. Typical courses include typing, word processing, shorthand, business communications and record management. However, most bookkeeping, accounting & auditing clerks acquire their skills through on-the-job training. Newly hired workers learn about the company policies and procedures from a supervisor or other experienced clerk. Formal classroom training may be required in order to learn specific computer software.

Bookkeeping, accounting & auditing clerks must be careful and detail-oriented. Because they frequently handle confidential materials, workers should also be discreet and trustworthy. A strong aptitude for numbers is essential. Ambitious clerks take on additional duties, which can result in higher pay or increased advancement opportunities. In fact, most organizations fill administrative and managerial openings by promoting individuals from within the company. With additional experience and education, some bookkeeping, accounting & auditing clerks become accountants or securities sales representatives.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of bookkeeping, accounting & auditing clerks include tellers, statistical clerks, receiving clerks, medical record clerks, hotel desk clerks, credit clerks, reservation clerks, and transportation ticket agents.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- The American Institute of Professional Bookkeepers, 6001 Montrose Rd., Suite 500, Rockville, MD 20852. Internet: <http://www.aipb.org>

Brokerage Clerks

SOC CODES: 43-4011

Significant Points

- Many brokerage firms prefer to hire individuals who have a college degree.
- Technological advancements will adversely affect employment demand.
- About 97 percent worked in financial establishments.

Nature of the Work

- **Brokerage clerks** compute and record data on securities transactions. Duties usually include answering phone calls, writing up order tickets, processing account paperwork, recording purchases and informing clients of any account changes.
- These workers are commonly known as broker's assistants, margin clerks, dividend clerks and transfer clerks.
- Computers and custom-designed software allow brokerage clerks to process transactions electronically. Only a few accounts are still handled manually.

Working Conditions

- Most brokerage clerks work regular business hours. Overtime may be required if there is a high volume of activity in the stock or bond markets.
- Work is usually performed in a comfortable office setting. Individuals who review data may sit for extended periods of time.
- Use of computers on a daily basis can result in eyestrain, muscle strain, backaches, headaches or wrist problems for brokerage clerks.

Employment

- Brokerage clerks held about 75,200 jobs in 2004 in the United States and around 2,840 jobs in Pennsylvania.
- Almost 97 percent worked in the financial sector, primarily with companies that handle investment accounts and security broker firms. Others were employed with commercial banks and mortgage companies.

Job Outlook

- Employment of brokerage clerks in Pennsylvania is expected to grow from approximately 2,840 in 2004 to approximately 2,970 in 2014. Brokerage clerks can expect about 13 openings due to growth and about 38 replacement openings for approximately 51 total annual openings.
- As people increasingly invest in securities, additional brokerage clerks will be needed to process the larger volume of transactions. Likewise, employment growth is expected for broker's assistants.
- Technological advancements will adversely affect the demand for brokerage clerks.

Earnings

Average hourly earnings of brokerage clerks in Pennsylvania were \$16.00 in 2005. The entry-level rate in 2005 was \$11.57 while an experienced brokerage clerk made \$18.22.

Training, Other Qualifications and Advancement

Although a high school diploma is sufficient for most entry-level positions, many brokerage firms prefer to hire individuals who have a college degree in business, finance or liberal arts. Computer literacy is essential for all entry-level brokerage clerks. A working knowledge of word processing and spreadsheet software is also beneficial.

Necessary skills can be learned through high school, business school or community college training programs. Typical courses include typing, word processing, record management, business communications and shorthand. Additional skills are acquired through on-the-job training. Newly hired clerks learn about company policies and procedures from a supervisor or other experienced worker. In order to learn specific computer software, formal classroom training may be required.

To avoid making errors, brokerage clerks should be careful and detail-oriented. Because they frequently handle confidential materials, workers should also be discreet and trustworthy. In order to access sensitive financial information, brokerage clerks must be bonded.

Ambitious clerks often take on additional duties, which can result in higher pay or increased advancement opportunities. In fact, most organizations fill administrative and managerial openings by promoting individuals from within the company. With additional experience and education, some brokerage clerks become accountants or securities sales representatives.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of brokerage clerks include tellers, statistical clerks, receiving clerks, medical record clerks, hotel desk clerks, credit clerks, reservation clerks, and transportation ticket agents.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- National Association of Securities Dealers. 1835 Market Street, Suite 1900, Philadelphia, PA 19103-2929. Internet: <http://www.nasd.com/>

Budget Analysts

SOC CODE: 13-2031

Significant Points

- A bachelor's degree is sufficient for most entry-level positions, although a master's degree may be preferred.
- Keen competition is expected due to the substantial number of qualified applicants.
- Almost one-third worked in government agencies.

Nature of the Work

- *Budget analysts* provide advice and technical assistance in the preparation of annual budgets. Without effective analysis and feedback, many organizations could become bankrupt.
- After the initial review process, individual departmental budgets are consolidated into operating and capital budget summaries. These summaries contain comments that support or argue against funding requests.
- At times, analysts review accounting records to determine if the allocated funds have been spent as specified.
- When new budget procedures are introduced, analysts may conduct training sessions for company personnel.

Working Conditions

- Most budget analysts work more than 40 hours per week, especially during budget development and review periods. Work schedules may be interrupted by special requests, meetings and training sessions.
- Work is usually performed in a comfortable office environment. Occasional travel may be required in order to obtain budget details and explanations of various programs.
- The pressures of deadlines and tight work schedules can be extremely stressful.

Employment

- Budget analysts held about 57,600 jobs in 2004 in the United States and around 2,300 jobs in Pennsylvania.
- About 31 percent were employed with Federal, State or local government agencies. Others worked for educational institutions, hospitals and management consulting companies.
- The following table includes the industry groups that employed the most budget analysts in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Federal, State & Local Government	710	30.8%
Health Care	290	12.6%
Educational Services	270	11.9%
Finance & Insurance	240	10.6%
Professional Services	230	10.1%

Job Outlook

- Employment of budget analysts in Pennsylvania is expected to grow from approximately 2,300 in 2004 to approximately 2,500 in 2014. Budget analysts can expect about 20 openings due to growth and about 38 replacement openings for approximately 58 total annual openings.
- Employment growth will be driven by the continuing demand for sound financial analysis. However, competition for jobs will remain keen due to the substantial number of qualified applicants.
- Opportunities should be best for individuals with a master's degree. Familiarity with financial software packages is also beneficial.

Earnings

Average annual earnings of budget analysts in Pennsylvania were \$59,680 in 2004. The entry-level wage in 2005 was \$42,620 while an experienced budget analyst made \$68,210.

Training, Other Qualifications and Advancement

Although a bachelor's degree is sufficient for most entry-level positions, many employers prefer to hire applicants who have obtained a master's degree. Certain organizations favor candidates who have a background in business or a field closely related to the employer's industry. Occasionally, previous budgetary and financial experience can be substituted for formal education.

Newly hired analysts may receive some formal instruction but most employers agree that the best training is obtained by actually working through one complete budget cycle. Initial duties may include performing research and compiling data. Experienced workers are usually assigned additional responsibilities, such as developing estimates, performing in-depth analysis and presenting budget proposals.

Budget analysts must have an aptitude for numbers and solid analytical skills. A working knowledge of computerized spreadsheets, databases, graphics programs and financial software is important. In addition to computer and analytical skills, successful budget analysts can work effectively under strict time constraints. Strong communication skills are needed to prepare, present, and defend budget proposals.

After gaining one to two years of experience, many budget analysts are promoted to the intermediate level. Capable workers often advance to senior analyst positions. Because of the importance and high visibility of their jobs, senior analysts are often promoted to supervisory and managerial positions within their organization.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of budget analysts include accountants, auditors, economists, management analysts, financial analysts, financial managers, and loan officers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- National Association of State Budget Officers, Hall of the States Building, Suite 642, 444 North Capitol St. NW, Washington, DC 20001-1511. Internet: <http://www.nasbo.org>

Claims Adjusters, Investigators & Collectors

SOC CODES: 13-1031, 43-3011, 43-4021, 43-4061 and 43-9041

Significant Points

- Educational requirements vary widely depending on specific job duties.
- Voluntary certification is available through certain professional associations.
- Dealing with upset or angry clients can make the work stressful.

Nature of the Work

- Claims adjusters, investigators & collectors perform a wide range of functions. Their main function, however, is to act as an intermediary between the organization and the public.
- Specific duties and responsibilities vary with occupational specialty.

Claims representatives, also known as claims examiners, are responsible for investigating insurance claims, negotiating settlements and authorizing payments.

Insurance processing clerks, or claims clerks, handle new policies and modify existing ones. They may also answer client calls and gather information for insurance claims.

Adjustment clerks investigate and resolve complaints about merchandise, service or billing.

Bill and account collectors notify customers when their account is delinquent. They inform the individual of the overdue balance and may collect payment.

Welfare eligibility workers and interviewers determine whether an applicant is eligible to receive welfare and other types of public assistance. They are usually employed by government agencies.

Working Conditions

- Most claims adjusters, investigators & collectors work 40 hours per week, including some evening and weekend shifts. Claims adjusters frequently work longer hours and are on-call in case of emergency. Many part-time opportunities are available for insurance processing clerks.
- Work may be performed in an office environment or 24-hour call center. Because they have to inspect damaged buildings and automobiles, claims adjusters spend a great deal of time outside of the office.
- Dealing with upset or angry clients can make the work stressful.

Employment

- Claims adjusters, investigators & collectors held about 1.1 million jobs in 2004 in the United States and approximately 51,760 jobs in Pennsylvania.
- About one-third were employed with insurance carriers. Others worked for insurance agencies, collection firms and government agencies.
- The following table includes the industries that employed the most claims adjusters, investigators & collectors in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Insurance Carriers	16,900	33.6%
Insurance Agencies, Brokerages & Support	6,340	12.3%
State Government	5,520	10.7%
Business Support Services	4,610	8.9%

Job Outlook

- Employment of claims adjusters, investigators & collectors in Pennsylvania is expected to grow from approximately 51,760 in 2004 to approximately 54,870 in 2014. These workers can expect about 311 openings due to growth and about 937 replacement openings for approximately 1,248 total annual openings.
- Claims representatives will experience employment growth as a direct result of the increased volume of insurance claims. Job prospects may be better for individuals with some medical knowledge.

- Although claims clerks will still be needed to enter data, automation has significantly changed the way they perform their duties. Opportunities should be best within independent processing firms and medical facilities.
- As the level of consumer debt increases, many companies will hire additional bill & account collectors in order to improve their debt collection process.
- Employment demand for welfare eligibility workers & interviewers is expected to decline as people move from welfare to work and government attempts to curb public assistance expenditures.

Earnings

- In Pennsylvania, claims adjusters, investigators & officers averaged \$27,800 to \$45,200 annually in 2005. The entry-level earnings were between \$19,100 and \$27,600, while experienced workers were paid anywhere from \$32,200 to \$54,000.
- Workers may receive additional bonuses or benefits as part of their total compensation.
- Bill & account collectors may receive a commission, based on the number of cases they close.
- The following table includes the average annual, entry level, and experienced level wages in 2005 for claims adjusters, investigators & officers in Pennsylvania.

Occupational Title	Average Annual Wage	Entry Level Wage	Experienced Level Wage
Claims Adjusters, Examiners & Investigators	\$45,130	\$27,540	\$53,920
Bill & Account Collectors	\$27,890	\$19,100	\$32,280
Correspondence Clerks	\$29,140	\$20,840	\$33,300
Eligibility Interviewers, Government Programs	N/A	N/A	N/A
Insurance Claims & Policy Processing Clerks	\$29,430	\$21,800	\$33,250

- No Pennsylvania-specific information was available for eligibility interviewers. However, the average salary nationwide for eligibility interviewers in 2005 was \$34,390.

Training, Other Qualifications and Advancement

Educational requirements for claims adjusters, investigators & collectors can vary widely depending on specific job duties. Although a high school diploma is sufficient for most positions, claims representatives and welfare eligibility workers may be required to have a college degree. Previous experience in a related field can also be very beneficial.

Newly hired employees usually undergo several months of on-the-job training. Classroom instruction is also provided when necessary. In addition, many claims representatives take part in educational programs that are offered through the Insurance Institute of America.

Within certain specialties, individuals can advance their careers by obtaining voluntary certification through a professional association. For example, bill & account collectors can earn their certification through the American Collectors Association (ACA).

Claims adjusters, investigators & collectors should be detail-oriented, persistent and capable of following procedures. Compassion and empathy are essential traits for welfare eligibility workers. Strong communication and interpersonal skills are very important. All adjusters, investigators & collectors should be familiar with computer applications. Knowledge of a foreign language may be beneficial to welfare eligibility workers.

Experienced claims adjusters, investigators & collectors can advance to supervisory and managerial positions. Claims clerks often take jobs as representatives or underwriting technicians. In time, some representatives are promoted to claims approver or claims investigator. With additional college education, welfare eligibility workers may qualify for social worker jobs. Some experienced bill & account collectors open their own collection agency.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of claims adjusters, investigators & officers include cost estimators, budget analysts, private investigators, telemarketers, telephone interviewers, financial aid counselors, loan counselors, credit counselors, and probation officers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- The Insurance Information Institute, 110 William St., 24th Floor, New York, NY 10038.
Internet: <http://www.iii.org>
- American Institute for Chartered Property and Casualty Underwriters / Insurance Institute of America, 720 Providence Rd., PO Box 3016, Malvern, PA 19355-0716. Internet: <http://www.aicpcu.org>
- International Claim Association, 1255 23rd St., NW, Washington, DC 20037. Internet: <http://www.claim.org>
- Life Office Management Association, 2300 Windy Ridge Pkwy, Suite 600, Atlanta, GA 30339-8443.
Internet: <http://www.loma.org>
- The Association of Credit and Collection Professionals, PO Box 39106, Minneapolis, MN 55439.
Internet: <http://www.acainternational.org>
- Independent Automotive Damage Appraisers Association, P.O. Box 12291 Columbus, GA 31917-2291.
Internet: <http://www.iada.org>

Court Reporters & Medical Transcriptionists

SOC CODES: 23-2091 and 31-9094

Significant Points

- Certified individuals should have the best job opportunities.
- Completion of a two-year training program is generally required.

Nature of the Work

- Court reporters & medical transcriptionists transcribe spoken words into a format that is clear and logical. Their specific duties will vary.
 - **Court reporters** document all statements made in official proceedings using a stenotype machine.
 - **Medical transcriptionists** use headsets and transcribing machines to reproduce reports dictated by physicians and other healthcare professionals.
- Some court reporters, called stenocaptioners, specialize in captioning live television programming.

Working Conditions

- Most court reporters & medical transcriptionists work a standard 40-hour week. However, part-time work is also common. Those who are self-employed may work irregular hours.
- Court reporters & medical transcriptionists work in comfortable settings. An increasing number work from home-based offices.
- Workers in these occupations may suffer from wrist, back, neck or eye problems. The pressure to be accurate and fast can be stressful.

Employment

- Court reporters & medical transcriptionists held about 123,100 jobs in 2004 in the United States and around 8,330 jobs in Pennsylvania.
- The health care sector employed over 70 percent, primarily medical transcriptionists working in physician's offices and hospitals. Most court reporters worked for government agencies or companies that provide business support services.
- The following table includes the industries that employed the most court reporters & medical transcriptionists in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Offices of Physicians	2,610	31.3%
General Medical & Surgical Hospitals	2,590	31.1%
Federal, State & Local Government	900	10.9%
Business Support Services	870	10.4%
Self-Employed	550	6.6%

Job Outlook

- Employment of court reporters & medical transcriptionists in Pennsylvania is expected to grow from approximately 8,330 in 2004 to approximately 9,600 in 2014. These workers can expect about 127 openings due to growth and about 145 replacement openings for approximately 272 total annual openings.
- Because of relatively high salaries, keen competition will exist for court reporter positions. However, there should be little or no change in employment. Certified court reporters should enjoy the best job prospects.
- An aging population will result in rapid employment growth among medical transcriptionists. Job opportunities should be best for those who earn an associate degree or certification.

Earnings

- Average annual earnings of court reporters in Pennsylvania were \$40,270 in 2005. The entry-level wage in 2005 was \$29,900 while an experienced court reporter made \$45,460.

- Average annual earnings of medical transcriptionists in Pennsylvania were \$27,780 in 2005. The entry-level wage in 2005 was \$22,410 while an experienced medical transcriptionist made \$30,460.

Training, Other Qualifications and Advancement

Most court reporters complete two- or four-year training programs, which are offered by vocational-technical schools and colleges. Students in accredited programs are expected to capture 225 words per minute. Some court reporters are required to be Notary Publics or Certified Court Reporters (CCR). Court reporters must pass a state-sponsored certification test to earn the Certified Court Reporter designation. Another voluntary designation, Registered Professional Reporter (RPR), is conferred upon court reporters that pass a two-part examination and participate in continuing education programs.

Many vocational schools and community colleges offer two-year medical transcription programs, which combine classroom instruction with on-the-job experience. Employers prefer to hire transcriptionists who have earned an associate's degree from these programs. The American Association for Medical Transcriptionists awards a voluntary designation of Certified Medical Transcriptionist (CMT) to those who pass written and practical examinations. Aspiring medical transcriptionists must understand medical terminology and have good grammar and listening skills. They should be familiar with personal computers and word processing software.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of court reporters & medical transcriptionists include administrative assistants, bookkeepers, receptionists, secretaries, human resource clerks, paralegals, medical assistants, and medical record technicians.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- National Court Reporters Association, 8224 Old Courthouse Rd., Vienna, VA 22182-3808.
Internet: <http://www.ncraonline.org/>
- United States Court Reporters Association, PO Box 465, Chicago, IL 60690-0465.
Internet: <http://www.uscra.org>
- National Verbatim Reporters Association, 207 Third Avenue, Hattiesburg, MS 39401.
Internet: <http://www.nvra.org>
- Medical Transcription Education Center, Inc., 3634 West Market Street, Suite 103, Fairlawn, OH 44333.
Internet: <http://www.mtecinc.com/>

Customer Service Representatives

SOC CODE: 43-4051

Significant Points

- Job prospects are expected to be excellent, especially for those who are bilingual.
- Most jobs require only a high school diploma.
- Strong verbal communication and listening skills are important.

Nature of the Work

- *Customer service representatives* interact with customers to provide information in response to inquiries about products or services and to handle and resolve complaints. These customers may be individual consumers or other companies, and the nature of their service needs can vary considerably.
- They communicate with customers through a variety of means—either in person; by telephone, e-mail or regular mail correspondence, or fax; or even over the Internet.

Working Conditions

- Although customer service representatives can work in a variety of settings, most work in areas that are clean and well lit. Many work in call or customer contact centers.
- Evening, weekend and holiday work may be required as many call centers are open 24 hours a day, 7 days a week.
- Dealing with upset or angry clients can make the work stressful.

Employment

- Customer service representatives held about 2.1 million jobs in 2004 in the United States and approximately 76,040 jobs in Pennsylvania.
- Although they are employed throughout the economy, about 27 percent worked in financial establishments and insurance companies. Others worked for firms that provide business support or retail shops.
- The following table includes the industry groups that employed the most customer service representatives in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Finance & Insurance	20,560	27.0%
Administrative & Waste Services	10,040	13.2%
Retail Trade	9,290	12.2%
Real Estate & Rental & Leasing	6,590	8.7%
Manufacturing	6,420	8.6%

Job Outlook

- Employment of customer service representatives in Pennsylvania is expected to grow from approximately 76,040 in 2004 to approximately 88,690 in 2014. These workers can expect about 1,265 openings due to growth and about 1,131 replacement openings for approximately 2,396 total annual openings.
- Prospects for obtaining a job in this field are expected to be excellent, with more job openings than jobseekers. Bilingual jobseekers, in particular, may enjoy favorable job prospects.
- This occupation is well suited to flexible work schedules.
- While jobs in some industries, such as retail trade, may be impacted by economic downturns, the occupation is generally resistant to major fluctuations in employment.

Earnings

Average annual earnings of customer service representatives were \$28,030 in 2005. The entry-level wage in 2005 was \$18,220, while an experienced representative made \$32,930.

Training, Other Qualifications and Advancement

A high school diploma or the equivalent is the most common educational requirement for customer service representatives. Basic computer knowledge and good interpersonal skills also are important qualities for people who wish to be successful in the field. Because customer service representatives constantly interact with the public, strong communication and problem-solving skills are a must. Additionally, for those workers who communicate through e-mail, good typing, spelling and written communication skills are necessary. High school courses in computers, English or business are helpful in preparing for a job in customer service.

Training requirements vary by industry. Almost all customer service representatives are provided with some training prior to beginning work and training continues once on the job. Workers should have a clear and pleasant speaking voice and be fluent in the English language. However, the ability to speak a foreign language is becoming increasingly necessary, and bilingual skills are considered a plus.

Within certain specialties, individuals can advance their careers by obtaining voluntary certification through a professional association. For example, customer service representatives can earn the Certified Insurance Service Representative (CISR) designation after attending five one-day classes and passing the corresponding examinations.

Although some positions may require previous industry, office, or customer service experience, many customer service jobs are entry level. Customer service jobs are often good introductory positions into a company or an industry. Experienced customer service representatives can advance to supervisory and managerial positions.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of customer service representatives include information & record clerks; teller; new account clerks; insurance sales agents; securities, commodities & financial services sales agents; retail salespersons; computer support specialists; and gaming services workers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- International Customer Service Association. 401 North Michigan Avenue, Chicago, Illinois 60611. Internet: <http://www.icsa.com>

File Clerks

SOC CODE: 43-4071

Significant Points

- A high school education is required for entry-level positions.
- Automation and organizational restructuring will increase worker productivity, but adversely affect growth.
- Prospects should be best for jobseekers with strong secretarial skills.

Nature of the Work

- *File clerks* examine incoming material and code it numerically, alphabetically or by subject matter. They are also responsible for storing copies of forms, letters, receipts and reports in paper or electronic form.
- Within small offices, file clerks may have additional responsibilities such as data entry and sorting mail.
- In an effort to maintain accurate files, clerks ensure that new information is added in a timely manner and that outdated information is removed or archived. File clerks also periodically check the files to make sure that all items are correctly sequenced.

Working Conditions

- File clerks generally work regular business hours in a comfortable office setting.
- Although heavy lifting is not usually required, file clerks do spend a lot of time on their feet.
- Use of computers on a daily basis can result in eyestrain, muscle strain, headaches or wrist problems.

Employment

- File clerks held about 255,400 jobs in 2004 in the United States and approximately 11,810 jobs in Pennsylvania.
- Over 36 percent were employed in the health care sector, primarily in physician's offices and hospitals. About 15 percent worked for financial institutions and insurance companies. Many also work for personnel agencies and temporary help firms.
- The following table includes the industry groups that employed the most file clerks in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Health Care	4,300	36.4%
Finance & Insurance	1,740	14.8%
Administrative Support	1,520	12.8%
Professional Services	1,500	12.7%

Job Outlook

- Employment of file clerks in Pennsylvania is expected to decrease from approximately 11,810 in 2004 to approximately 9,280 in 2014. About 350 annual openings will result from replacement needs. Although no net employment growth is expected statewide, growth openings may occur in some areas.
- Although office automation and organizational restructuring will increase worker productivity, it will also adversely affect the employment growth of file clerks.
- File clerks will find many opportunities for temporary and part-time work.
- Prospects should be best for jobseekers with strong typing and other secretarial skills.

Earnings

Average hourly earnings of file clerks in Pennsylvania were \$10.70 in 2005. The entry-level rate in 2005 was \$7.52 while an experienced file clerk made \$12.28.

Training, Other Qualifications, and Advancement

When filling entry-level file clerk positions, most employers prefer to hire computer-literate applicants who have a high school diploma or equivalent. A working knowledge of word processing and spreadsheet software is also highly beneficial.

Necessary skills can be learned through high school, business school or community college training programs. Typical courses include typing, word processing, shorthand, business communications, and record management. However, most file clerks acquire their skills through on-the-job training. Newly hired workers learn about the company policies and procedures from a supervisor or other experienced file clerk. Formal classroom training may be required in order to learn specific computer software.

Aspiring file clerks must be careful and detail-oriented. Because they frequently handle confidential materials, file clerks should also be discreet and trustworthy. Ambitious workers take on additional duties, which can result in higher pay or increased advancement opportunities. In fact, most organizations fill administrative and managerial openings by promoting individuals from within the company.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of file clerks include tellers, statistical clerks, receiving clerks, medical record clerks, hotel desk clerks, credit clerks, reservation clerks, and transportation ticket agents.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>

Financial Analysts & Personal Financial Advisors

SOC CODES: 13-2051 and 13-2052

Significant Points

- Job prospects are expected to be excellent.
- A college degree and good interpersonal skills are important.
- Financial analysts will compete for jobs, especially at top securities firms, where pay can be lucrative.

Nature of the Work

- Financial analysts & personal financial advisors provide analysis and guidance to businesses and individuals to help them with their investment decisions.

Financial analysts, also called securities analysts and investment analysts, assess the economic performance of companies and industries for firms and institutions with money to invest.

Personal financial advisors, also called financial planners or financial consultants, generally assess the financial needs of individuals, providing them a wide range of options.

Working Conditions

- Most financial analysts & personal financial advisors work in comfortable offices or their own homes.
- Financial analysts may face long hours, frequent travel to visit companies and talk to potential investors, and the pressure of deadlines.
- Personal financial advisors usually work standard business hours, but they also schedule meetings with clients in the evenings or on weekends.

Employment

- Financial analysts & personal financial advisors held about 354,900 jobs in 2004 in the United States and approximately 13,930 jobs in Pennsylvania.
- Almost 55 percent were employed with financial and insurance companies. Others worked for management consulting firms. About 1 in 6 were self-employed.
- The following table includes the industries that employed the most financial analysts & personal financial advisors in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Self-Employed	2,250	16.2%
Security & Commodity Investment Activity	2,220	15.9%
Other Financial Investment Activities	1,960	14.1%
Depository Credit Intermediation	1,390	10.0%
Management of Companies & Enterprises	830	6.0%

Job Outlook

- Employment of financial analysts & personal financial advisors in Pennsylvania is expected to grow from approximately 13,930 in 2004 to approximately 15,850 in 2014. These workers can expect about 192 openings due to growth and about 194 replacement openings for approximately 386 total annual openings.
- Competition is expected to be keen for these highly lucrative positions, with significantly more applicants than jobs.
- Both occupations will benefit as baby boomers save for retirement and as a generally better educated and wealthier population requires investment advice.
- The globalization of the securities markets will increase the need for analysts and advisors to help investors make financial choices.

Earnings

- Average annual earnings of financial analysts were \$62,230 in 2005. The entry-level wage in 2005 was \$36,680, while an experienced financial analyst made \$75,010.

- Average annual earnings of personal financial advisors were \$92,230 in 2005. The entry-level wage in 2005 was \$39,350, while an experienced personal financial advisor made \$118,670.

Training, Other Qualifications and Advancement

A college education is required for financial analysts and strongly preferred for personal financial advisors. Most companies expect financial analysts to have a bachelor's degree in business administration, accounting, statistics or finance. Employers usually do not require a specific field of study for personal financial advisors, but a bachelor's degree in accounting, finance, economics, business, mathematics or law provides good preparation for the occupation.

Mathematical, computer, analytical and problem-solving skills are essential qualifications for financial analysts & personal financial advisors. Good communication skills also are necessary, because these workers must present complex financial concepts and strategies in easy-to-understand language to clients and other professionals. Self-confidence, maturity and the ability to work independently are important as well. Financial analysts must be detail oriented, motivated to seek out obscure information and familiar with the workings of the economy, tax laws and money markets. Strong interpersonal skills and sales ability are crucial to the success of both financial analysts & personal financial advisors.

Although not required for financial analysts or personal financial advisors to practice, certification can enhance one's professional standing and is strongly recommended by many financial companies. Financial analysts may receive the title Chartered Financial Analyst (CFA), sponsored by the Association of Investment Management and Research. Personal financial advisors may obtain the Certified Financial Planner credential, often referred to as CFP(R), issued by the Certified Financial Planner Board of Standards, Inc. A license is not required to work as a personal financial advisor, but advisors who sell stocks, bonds, mutual funds, insurance or real estate may need licenses to perform these additional services.

Financial analysts may advance by becoming portfolio managers or financial managers, directing the investment portfolios of their companies or of clients. Personal financial advisors who work in firms also may move into managerial positions, but most advisors advance by accumulating clients and managing more assets.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of financial analysts & personal financial advisors include accountants & auditors; financial managers; insurance sales agents; real estate brokers & sales agents; and securities, commodities & financial services sales representatives.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Academy of Financial Management, 102 Beverly Dr., Metairie, LA 70001.
Internet: <http://www.financialanalyst.org>
- Certified Financial Planner Board of Standards, Inc., 1670 Broadway, Suite 600, Denver, CO 80202-4809.
Internet: <http://www.cfp.net/become>
- CFA Institute, P.O. Box 3668, 560 Ray C. Hunt Dr., Charlottesville, VA 22903.
Internet: <http://www.cfainstitute.org>
- The American College, 270 South Bryn Mawr Ave., Bryn Mawr, PA 19010.
Internet: www.theamericancollege.edu
- The Financial Planning Association, 4100 E. Mississippi Ave., Denver, CO 80246-3053.
Internet: <http://www.fpanet.org>

Financial Managers

SOC CODE: 11-3031

Significant Points

- Opportunities will be best for applicants with a master's degree.
- Employment growth will be strongest in the securities and commodities industry.
- Continuing education is vital.

Nature of the Work

- Financial managers prepare financial reports, direct investment activities and implement cash management strategies. Additional duties will depend on the specific organization or industry.
 - Chief financial officers* are responsible for all of the financial and accounting functions of the company.
 - Controllers* direct the preparation of reports that summarize the company's financial position. They may also supervise the accounting, audit and budget departments.
 - Treasurers* and *finance officers* direct the financial goals, objectives and budgets of an organization.
 - Cash managers* monitor and control the flow of cash receipts and disbursements.
 - Risk and insurance managers* oversee programs to minimize risks and losses that may arise from financial transactions and business operations undertaken by the institution.
 - Credit managers* establish credit rating criteria, determine credit ceilings and monitor the collection of past due accounts.
 - Branch managers* perform all managerial functions that are needed to run an individual branch office.
- Areas in which financial managers are playing an increasingly important role involve mergers, consolidations and global expansions.
- Computer technology has greatly reduced the time required to produce financial reports. As a result, financial managers now have additional time to perform analysis and generate plans to maximize profits.

Working Conditions

- Financial managers routinely work 50 to 60 hours per week.
- Work is usually performed in comfortable offices. Many financial managers have access to state-of-the-art computer systems.
- Travel may be required in order to meet customers, visit subsidiary firms or attend association meetings.

Employment

- Financial managers held about 528,100 jobs in 2004 in the United States and approximately 33,520 jobs in Pennsylvania.
- Over 31 percent were employed with financial institutions and insurance companies. About 11 percent worked in manufacturing establishments. Others employers include consulting firms, educational institutions and government agencies.
- The following table includes the industries that employed the most financial managers in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Finance & Insurance	10,450	31.2%
Manufacturing	3,650	10.9%
Professional Services	3,050	9.1%
Health Care	2,400	7.2%
Educational Services	2,170	6.5%

Job Outlook

- Employment of financial managers in Pennsylvania is expected to grow from approximately 33,520 in 2004 to approximately 36,710 in 2014. Financial managers can expect about 319 openings due to growth and about 481 replacement openings for approximately 800 total annual openings.

- Employment growth will be strongest in the securities and commodities industry. In particular, risk managers will be in great demand.
- Cost-cutting efforts will slow growth in the banking industry. Banks will open fewer branches and continue to promote electronic banking instead.
- Opportunities will be best for those with a master's degree in accounting or finance.

Earnings

- Average annual earnings of financial managers in Pennsylvania were \$94,490 in 2005. The entry-level wage in 2005 was \$52,730 while an experienced financial manager made \$115,360.
- Within private industry, financial managers often receive additional compensation in the form of cash bonuses or stock options.

Training, Other Qualifications and Advancement

The minimum educational requirement for financial manager positions is a bachelor's degree in finance, accounting, economics or business administration. However, most employers prefer to hire applicants who have obtained a master's degree. For certain positions, such as branch managers, on-the-job experience is more important than formal education. It is not uncommon for banks to fill open branch manager positions with experienced loan counselors or other banking professionals. Some companies offer formal management trainee programs that allow individuals to become financial managers regardless of their educational background.

Continuing education is vital for financial managers. In fact, many companies encourage their employees to take graduate courses or attend conferences that are related to their specialty. Financial managers may also broaden their skills and exhibit their competency by attaining professional certification, which is available through several industry-related associations.

Candidates for financial management positions must be problem solvers and creative thinkers. Strong interpersonal and communication skills are very important. Individuals should also be comfortable with computer technology. Successful managers have a thorough knowledge of business. Applicants with a background in international finance and the ability to speak a second language may have an advantage.

Experienced financial managers are prime candidates for promotion to top management positions. Some transfer to closely related positions in other industries. Those with extensive experience and sufficient capital may start their own consulting business.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of financial managers include accountants, auditors, budget officers, credit analysts, loan officers, insurance consultants, portfolio managers, pension consultants, real estate advisors, securities analysts, and underwriters.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Bankers Association, 1120 Connecticut Ave. NW, Washington, DC 20036.
Internet: <http://www.aba.com>
- Financial Executives Institute, 200 Campus Drive, Florham Park, NJ 07932-0674. Internet: <http://www.fei.org>
- National Association of Credit Management, 8840 Columbia 100 Parkway, Columbia, MD 21045.
Internet: <http://www.nacm.org>
- Association for Government Accountants, 2208 Mount Vernon Ave., Alexandria, VA 22301-1314.
Internet: <http://www.agacgfm.org>
- Financial Management Association International, College of Business Administration, University of South Florida, Tampa, FL 33620-5500. Internet: <http://www.fma.org>
- Association for Financial Professionals, 7315 Wisconsin Ave., Suite 600 West, Bethesda, MD 20814.
Internet: <http://www.afponline.org>
- CFA (Chartered Financial Analyst) Institute, P.O. Box 3668, 560 Ray Hunt Dr., Charlottesville, VA 22903-2981.
Internet: <http://www.cfainstitute.org>
- Institute of Management Accountants, 10 Paragon Drive, Montvale, NJ, 07645-1718.
Internet: <http://www.imanet.org/>

General Managers & Chief Executives

SOC CODES: 11-1011 and 11-1021

Significant Points

- Employment growth should be strongest in the service-providing industries.
- Graduate and professional degrees are very common.
- Competition for job openings will be tough.

Nature of the Work

- *General managers & chief executives* formulate policies and direct the operations of businesses, corporations, non-profit institutions, government agencies and other organizations. They usually report to a board of directors, which is ultimately responsible for the success or failure of the company.
- Within government, chief executives may be elected by their constituents or hired directly by a local government executive, council, or commission.
- Responsibilities and duties can vary greatly. In large companies, managers and executives concentrate on the overall performance of one particular aspect or department within the organization. Meanwhile, individuals in smaller companies perform a wide variety of duties including purchasing, training and daily supervision.

Working Conditions

- Although their work schedules may be flexible, most general managers & chief executives work very long hours, including evenings and weekends. Some are on-call 24 hours per day.
- Intense pressure exists to earn higher profits, provide better service or attain fundraising goals. Individuals in charge of poorly performing departments may find their jobs in jeopardy.
- Significant travel may be required in order to monitor operations at other offices or meet with customers, staff and other executives. Chief executives in government may be required to travel occasionally.

Employment

- General managers & chief executives held about 2.3 million jobs in 2004 in the United States and approximately 127,290 jobs in Pennsylvania.
- Although employed in every industry group, over 37 percent worked for service-providing companies. Another 22 percent were employed with wholesale and retail trade establishments. Others worked with manufacturing firms, construction companies and financial institutions.
- The following table includes the industry groups that employed the most general managers & chief executives in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	47,300	37.2%
Trade	27,520	21.6%
Manufacturing	14,460	11.4%
Construction	9,710	7.6%
Finance & Insurance	9,190	7.2%

Job Outlook

- Employment of general managers & chief executives in Pennsylvania is expected to grow from approximately 127,290 in 2004 to approximately 140,650 in 2014. These workers can expect about 1,336 openings due to growth and about 2,401 replacement openings for approximately 3,737 total annual openings.
- Employment growth should be strongest in the service-providing industries and is projected to decline within manufacturing. The number of chief executives in government rarely changes. However, some growth can be expected at the local level as counties, cities and towns take on professional managers to deal with population growth, federal regulations and long-range planning.
- Job openings are limited for new entrants and keen competition is expected for top managerial positions.

- Opportunities will be best for experienced individuals whose accomplishments reflect strong leadership qualities and the ability to improve an organization. Knowledge of several languages, international economics, marketing and information systems may also be beneficial.
- Because they control the overall operation of an organization, general managers & chief executives are usually immune to the adverse effects of automation and corporate restructuring.

Earnings

- Average annual earnings of chief executives in Pennsylvania were \$135,240 in 2005. The entry-level wage in 2005 was \$66,670 while an experienced chief executive made \$169,520.
- Average annual earnings of general operations managers in Pennsylvania were \$93,670 in 2005. The entry-level wage in 2005 was \$45,210 while an experienced general operations manager made \$117,900.
- Compensation packages usually include a base salary, stock options and other performance bonuses. Additional perks include the use of the executive dining room, company cars, expense accounts and other amenities.

Training, Other Qualifications and Advancement

Most general managers & chief executives obtain a bachelor's degree in liberal arts, business administration or a field related to the department they oversee. Graduate and professional degrees are very common, especially within highly technical companies. It is also possible for individuals without a college degree to work their way up within an organization. Because many employers prefer that their top executives have specialized backgrounds, these positions are usually filled with managers from other organizations.

Candidates for public office do not have any established training or qualification demands although prior political experience can be beneficial. For most positions, individuals must meet the minimum age, residency, and citizenship requirements. Town, city and county managers usually have a bachelor's degree in public administration, although a master's degree is recommended. Previous experience working in a management support position can provide individuals with the personal contacts required to become a town, city, or county manager. In time, these managers may transfer to positions with larger towns, cities, or counties.

Successful managers and executives need an analytical mind, highly developed personal skills and the ability to evaluate numerous factors. Self-confidence, motivation, flexibility and determination are also important traits. Strong communication and leadership skills are essential.

Managers can update their skills and accelerate their advancement opportunities by participating in training programs, which are usually sponsored by their company or a professional association. Attendance at conferences and seminars can also help motivated managers develop a network of useful contacts. In time, general managers may be promoted to top executive positions. Some also advance to peak corporate positions, such as chief executive officer or board member. Other general managers and top executives establish their own firms or become independent consultants.

Because many positions require a period of residency, elected officials usually advance to other offices within their jurisdiction. For example, council members may run for mayor or state legislators may run for Congress. Most candidates voluntarily leave the occupation if they lose their bid for re-election. A lifetime career as a government chief executive is rare.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of general managers & chief executives include administrative services managers, education administrators, financial managers, food service managers, public relations managers, government officials, and legislators.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Management Association, 1601 Broadway, New York, NY 10019. Internet: <http://www.amanet.org>
- National Management Association, 2210 Arbor Blvd., Dayton, OH 45439. Internet: <http://www.nma1.org>
- Institute of Certified Professional Managers, James Madison University, MSC 5504, Harrisonburg, VA 22807. Internet: <http://cob.jmu.edu/icpm/>
- International Public Management Association for Human Resources, 1617 Duke St., Alexandria, VA 22314. Internet: <http://www.ipma-hr.org>

General Office Clerks

SOC CODE: 43-9061

Significant Points

- Because they can perform a variety of office functions, demand will increase.
- Employers prefer applicants who have a high school diploma and previous business experience.
- Opportunities exist in every industry sector.

Nature of the Work

- The daily responsibilities of *general office clerks* change constantly. Clerks may spend time filing, typing or entering data. They also operate office equipment, prepare mailings, proofread copies and answer telephones.
- Specific job duties will depend on the experience level of the clerk as well as the type of office in which they are employed.
- Experienced office clerks are usually given additional responsibilities. In fact, they may be expected to monitor and direct the work of others.

Working Conditions

- Many general office clerks work a 40-hour week although part-time opportunities do exist. Overtime may be required during busy periods.
- Work is usually performed in a comfortable office environment.
- Use of computers on a daily basis can result in eyestrain, muscle strain, headaches or wrist problems.

Employment

- General office clerks held about 3.1 million jobs in 2004 in the United States and approximately 131,490 jobs in Pennsylvania.
- Although employed in every industry group, over 53 percent worked for service-providing companies. Another 13 percent were employed with wholesale and retail trade establishments. Others worked with government agencies and financial institutions.
- The following table includes the industry groups that employed the most general office clerks in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	70,040	53.3%
Wholesale & Retail Trade	17,450	13.3%
Government	10,580	8.0%
Finance & Insurance	9,290	7.1%
Manufacturing	6,530	5.0%

Job Outlook

- Employment of general office clerks in Pennsylvania is expected to grow from approximately 131,490 in 2004 to approximately 138,130 in 2014. General office clerks can expect about 664 openings due to growth and about 2,912 replacement openings for approximately 3,576 total annual openings.
- Employment levels of clerical workers will be adversely affected by the increasing use of computers, expanding office automation and the consolidation of clerical work. However, the demand for general office clerks will increase because these workers are trained to perform a wide variety of office tasks.
- Within small businesses, it is very common for one general office clerk to be in charge of all clerical functions.

Earnings

Average hourly earnings of general office clerks in Pennsylvania were \$11.79 in 2005. The entry-level rate in 2005 was \$7.46 while an experienced general office clerk made \$13.95.

Training, Other Qualifications and Advancement

Although most general office clerk positions are entry-level, employers do prefer to hire high school graduates who have some previous business experience. Applicants who have strong typing and computer skills may have an advantage.

Many high schools, community colleges, junior colleges and vocational schools offer training programs for general office clerks. Courses in word processing and office practices are particularly helpful. Regardless of educational background, all general office clerks must have strong communication skills. Adaptability and attention to detail are also important. Because they frequently work with other clerical staff, general office clerks should be co-operative and able to work well with others.

After gaining some experience, many general office clerks transfer to jobs with higher pay or greater advancement potential. Individuals may take positions as receptionists, secretaries, or administrative assistants. Those with strong communication and interpersonal skills may be promoted to supervisory positions. Additional education, usually in the form of a college degree, is often required for advancement to professional occupations within an establishment.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of general office clerks include hotel desk clerks, interviewing clerks, new account clerks, travel clerks, receptionists, secretaries, billing clerks, bookkeepers, file clerks, human resources clerks, library assistants, order clerks, food service workers, cashiers, data entry workers, medical assistants, and teacher aides.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- International Association of Administrative Professionals, 10502 NW Ambassador Dr., P.O. Box 20404, Kansas City, MO 64195-0404. Internet: <http://www.iaap-hq.org>

Human Resources Clerks

SOC CODE: 43-4161

Significant Points

- A high school diploma is required for entry-level positions.
- Automation and organizational restructuring will adversely affect employment growth.

Nature of the Work

- **Human resources clerks** maintain the personnel records of an organization's employees. Duties may include screening job applicants, administering aptitude tests and explaining company policies. Once a decision has been made, these clerks notify applicants of their acceptance or rejection for employment.
- Some individuals, known as **assignment clerks**, keep track of existing vacancies and identify applicants who may qualify for an open position.
- Within smaller organizations, human resources clerks perform a variety of basic clerical tasks in addition to their personnel duties.

Working Conditions

- Typically, human resources clerks work regular business hours. Occasional overtime may be required during holiday and vacation seasons.
- Work is usually performed in a comfortable office setting.
- Use of computers on a daily basis can result in eyestrain, muscle strain, backaches, headaches or wrist problems for human resources clerks.

Employment

- Human resources clerks held about 171,600 jobs in 2004 in the United States and approximately 6,840 jobs in Pennsylvania.
- Although employed in almost every industry group, almost 44 percent worked for service-providing companies. Another 30 percent were employed with manufacturing establishments and government agencies. Others worked in financial institutions.
- The following table includes the industry groups that employed the most human resources clerks in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	2,990	43.7%
Manufacturing	1,030	15.1%
Government	1,020	14.9%
Finance & Insurance	650	9.5%
Wholesale & Retail Trade	540	7.9%

Job Outlook

- Employment of human resources clerks in Pennsylvania is expected to grow from approximately 6,840 in 2004 to approximately 7,390 in 2014. Human resources clerks can expect about 55 openings due to growth and about 147 replacement openings for approximately 202 total annual openings.
- Although office automation and organizational restructuring will increase worker productivity, it will also result in less work for human resources clerks.
- Opportunities will open up as existing clerks get promoted, transfer to unrelated jobs or leave the labor force.

Earnings

Average hourly earnings of human resources clerks in Pennsylvania were \$16.13 in 2005. The entry-level rate in 2005 was \$11.15 while an experienced human resources clerk made \$18.62.

Training, Other Qualifications and Advancement

When filling entry-level positions, most employers prefer to hire computer-literate applicants who have a high school diploma or equivalent. A working knowledge of word processing and spreadsheet software is also highly beneficial.

Necessary skills can be learned through high school, business school or community college training programs. Typical courses include typing, word processing, shorthand and record management. However, most human resources clerks acquire their skills through on-the-job training. Newly hired workers learn about the company policies and procedures from a supervisor or other experienced clerks. Formal classroom training may be required in order to learn specific computer software.

Aspiring human resources clerks must be careful and detail-oriented. Because they frequently handle confidential materials, individuals should also be discreet and trustworthy. Ambitious workers take on additional duties, which can result in higher pay or increased advancement opportunities. In fact, most organizations fill administrative and managerial openings by promoting individuals from within the company. With additional experience and education, some human resources clerks may become personnel specialists.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of human resources clerks include tellers, statistical clerks, receiving clerks, medical record clerks, hotel desk clerks, credit clerks, reservation clerks, and transportation ticket agents.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- Society for Human Resource Management, 1800 Duke St., Alexandria, VA 22314.
Internet: <http://www.shrm.org>

Human Resources Personnel

SOC CODES: 11-3041, 11-3042, 11-3049, 13-1071, 13-1072, 13-1073 and 13-1079

Significant Points

- Job opportunities will be best in consulting firms and personnel supply agencies.
- Educational backgrounds can vary but opportunities will be best for those with a bachelor degree.
- Voluntary certification is available through several professional associations.

Nature of the Work

- Human resources personnel develop and coordinate personnel programs and policies. They may recruit individuals, interview applicants, arrange training programs or provide employees with benefit information. Individuals may handle several different duties or concentrate on one specific function.
 - Directors of human resources* oversee several departments that each specialize in one particular personnel activity such as employment, compensation, benefits, training or employee relations.
 - Human resources generalists* handle all aspects of human resources work, usually for small organizations.
- Employment, recruitment & placement specialists handle all hiring and separation duties. Workers in this department may be supervised by an employment and placement manager.
 - Recruiters* search for promising job applicants, handle interviews, check references and extend job offers.
 - Equal employment opportunity (EEO) representatives* investigate grievances, examine corporate practices for possible violations and compile statistical reports.
 - Employer relations' representatives* maintain working relationships with local employers and promote the use of public employment programs. They are usually employed with government agencies.
 - Employment interviewers* help match job seekers with employers.
- Salary and benefit programs are administered by compensation, benefits & job analysis specialists. These workers are also responsible for ensuring that the description of an employee's job is accurate.
 - Compensation managers* establish and maintain their organization's pay system. They may oversee the performance evaluation system as well.
 - Employee benefits managers* handle benefit programs, notably health insurance and pension plans. They must keep abreast of changing regulations and legislation that affect employee benefits.
 - Job analysts* prepare detailed job descriptions that explain the duties, training and skills that are required.
 - Occupational analysts* study the effects of industry and occupational trends upon worker relationships.
- *Training & development specialists* organize training programs that allow employees to develop their skills and enhance their productivity. They may conduct orientation sessions and arrange on-the-job training.
- Labor relations staff ensure that all contract policies and procedures are adhered to. They also handle any grievances that may occur.
 - Directors of industrial relations* formulate labor policy, negotiate collective bargaining agreements and coordinate grievance procedures. They may be involved in drawing up a new or revised contract.
 - Labor relations managers* implement industrial labor relations programs. Their staff prepares information that management can use during contract negotiations.
 - Conciliators*, or *mediators*, advise labor and management in order to prevent and resolve disputes over labor relation issues.
 - Arbitrators* offer solutions to labor disputes. Their decision binds both labor and management to specific terms and conditions.
- *International human resources managers* handle issues related to a company's foreign operations. Another emerging specialty is the *human resources information system specialists* who develops and applies computer programs to process personnel information.

Working Conditions

- Most human resources personnel work about 35 to 40 hours per week. Longer hours may be necessary when contract agreements are being prepared and negotiated.
- Work is usually performed in clean, comfortable office settings. However, some arbitrators & mediators work out of their homes.
- Extensive travel may be required for recruiters, who regularly attend meetings and visit college campuses to interview prospective employees. Likewise, arbitrators & mediators often travel to the negotiation site.

Employment

- Human resources personnel held about 819,700 jobs in 2004 in the United States and approximately 30,600 jobs in Pennsylvania.
- Although employed in almost every industry group, more than 53 percent worked for service-providing companies. Another 12 percent were employed with manufacturing establishments. Others worked in financial institutions and government agencies.
- The following table includes the industry groups that employed the most human resources personnel in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	16,260	53.1%
Manufacturing	3,630	11.9%
Finance & Insurance	3,070	10.0%
Government	2,430	7.9%
Wholesale & Retail Trade	1,780	5.8%

Job Outlook

- Employment of human resources personnel in Pennsylvania is expected to grow from approximately 30,600 in 2004 to approximately 35,130 in 2014. Human resources personnel can expect about 453 openings due to growth and about 487 replacement openings for approximately 940 total annual openings.
- Increased efforts to recruit and retain quality employees will stimulate demand for qualified human resources personnel. Rising health care costs and changes in legislative standards will create additional openings.
- Because companies continue to contract out personnel functions, job opportunities should be best in consulting firms and personnel supply agencies.
- Technological advances, corporate downsizing and organizational restructuring could adversely affect employment growth.

Earnings

- In Pennsylvania, human resources personnel averaged \$36,800 to \$79,000 annually in 2005. The entry-level earnings were between \$12,300 and \$45,300, while experienced human resources personnel were paid anywhere from \$49,100 to \$96,800.
- The following table includes the average annual, entry level, and experienced level wages in 2005 for human resources personnel in Pennsylvania.

Occupational Title	Average Annual Wage	Entry Level Wage	Experienced Level Wage
Compensation & Benefits Manager	\$69,480	\$43,030	\$82,710
Training & Development Managers	\$78,190	\$45,220	\$94,670
Human Resources Managers, Other	\$78,970	\$43,380	\$96,770
Employment, Recruitment & Placement Specialists	\$49,500	\$28,110	\$60,190
Compensation, Benefits & Job Analysis Specialists	\$51,470	\$32,380	\$61,020
Training & Development Specialists	\$47,990	\$28,420	\$57,770
Human Resources Specialists, Other	\$36,880	\$12,380	\$49,140

Training, Other Qualifications and Advancement

The educational background of human resources personnel can vary considerably. Most employers prefer to hire applicants who have a college degree in human resources, personnel administration or labor relations. However, this field also offers clerical workers the opportunity to advance into professional positions. Labor

relations jobs and top management positions may require a graduate degree. A strong background in labor relations and law is highly desirable for contract negotiators, arbitrators, mediators and other human resources specialists who must interpret laws and regulations.

Specific duties for entry-level workers will vary based on the background of the individual. For many positions, previous experience is an asset. Participation in an internship or work-study program is advantageous. Newly hired employees usually enter an on-the-job training program where they learn how to classify jobs, interview applicants and administer benefits. After gaining some general experience, workers are assigned to a specific area within the personnel department.

Several professional associations offer continuing education and certification programs for human resources personnel. Although it is voluntary, certification is a sign of competence and may enhance an individual's advancement opportunities. Applicants must have sufficient experience and a passing score on the comprehensive examination in order to obtain certification.

Aspiring human resources personnel must be discrete and fair-minded. Integrity and the ability to function well under pressure are essential traits. Communication and interpersonal skills are very important. Knowledge of computers and information systems is also beneficial.

With significant experience and appropriate education, workers may be promoted to human resources director and eventually top management positions. Others join consulting firms or open their own business. In general, a doctoral degree is required for most teaching and consulting positions.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of human resources personnel include counselors, lawyers, psychologists, sociologists, social workers, public relations specialists, and teachers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Society for Training and Development, 1640 King St., Box 1443, Alexandria, VA 22313-2043. Internet: <http://www.astd.org>
- Society for Human Resource Management, 1800 Duke St., Alexandria, VA 22314. Internet: <http://www.shrm.org>
- International Foundation of Employee Benefit Plans, 18700 W. Bluemound Rd., P.O. Box 69, Brookfield, WI 53008-0069. Internet: <http://www.ifebp.org>
- Labor and Employment Relations Association, 121 Labor and Industrial Relations Bldg., University of Illinois at Urbana-Champaign, 504 E. Armory Ave., Champaign, IL 61820. Internet: <http://www.lera.uiuc.edu>
- American Society for Healthcare Human Resources Administration, One North Franklin, 31st Floor, Chicago, IL 60606. Internet: <http://www.ashhra.org>

Inspectors & Compliance Officers

SOC CODES: 13-1041, 13-2061, 17-2111, 19-2041, 29-9011, 29-9012, 45-2011 and 53-6051

Significant Points

- Because job functions are so diverse, entry-level occupational requirements vary widely.
- Most worked for government agencies.

Nature of the Work

- Inspectors and compliance officers are responsible for keeping work environments safe, food healthy, and the environment clean. The duties performed will vary with area of responsibility and level of experience.
 - Aviation safety inspectors* work for the Federal Aviation Administration (FAA) and oversee the avionics, maintenance, and operations of air carrier establishments.
 - Bank examiners* investigate financial institutions and their compliance with Federal or State regulations that govern the institution's operation and solvency.
 - Consumer safety officers* inspect food, feeds, pesticides, biological products, cosmetics, drugs, medical equipment, and radiation emitting products.
 - Environmental health inspectors* analyze substances in order to determine contamination or the presence of disease. They ensure that the quality of food, water, and air meets government standards.
 - Equal opportunity specialists* enforce laws and regulations that prohibit discrimination in employment and the provision of services on the basis of race, color, national origin, religion, sex, disability, and age.
 - Food Inspectors* ensure that food products are fit for human consumption and in compliance with Federal laws. Processing food inspectors specialize in processed ingredients that are contained in the final product.
 - Mine safety and health inspectors* conduct on-site inspections of mines, mills, and quarries in search of conditions that are potentially hazardous to the safety and health of workers.
 - Occupational Safety and Health Administration (OSHA) inspectors* serve as expert consultants on the application of safety principles, practices, and techniques in the workplace.
 - Park rangers* enforce laws and regulations in State and national parks.
 - Securities compliance examiners* implement regulations concerning securities and real estate transactions.
- Other inspectors and compliance officers include attendance officers, logging operations inspectors, coroners, travel accommodations raters, code inspectors, mortician investigators, and dealer-compliance representatives.

Working Conditions

- Many inspectors and compliance officers work long, irregular hours. Considerable fieldwork and frequent travel may be required. Workers are usually reimbursed for their travel expenses.
- Working environments may be unpleasant, stressful or dangerous. For example, food inspectors may work near machinery or in confined areas with livestock. Park rangers often work outdoors in rugged terrain and extreme temperature differences.
- Inspectors may find themselves in an adversarial role when the organization or individual being inspected objects to the process or its consequences.

Employment

- Inspectors and compliance officers held about 391,500 jobs in 2004 in the United States and approximately 14,080 jobs in Pennsylvania.
- About 44 percent were employed with Federal, state and local government agencies. Another 27 percent worked for service-providing companies.
- The following table includes the industry groups that employed the most inspectors and compliance officers in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Government	6,150	43.7%
Services	3,830	27.2%
Finance & Insurance	1,640	11.6%
Manufacturing	1,160	8.2%

Job Outlook

- Employment of inspectors and compliance officers in Pennsylvania is expected to grow from approximately 14,080 in 2004 to approximately 15,010 in 2014. Inspectors and compliance officers can expect about 93 openings due to growth and about 323 replacement openings for approximately 416 total annual openings.
- Employment growth will be relatively steady as the public demand for a safe environment and quality products offsets the desire to limit government regulations.
- General economic fluctuations seldom affect employment growth. Government agencies, which employ the most inspectors and compliance officers, provide considerable job security.

Earnings

- In Pennsylvania, inspectors and compliance officers averaged \$43,000 to \$70,000 annually in 2005. Entry-level workers earned between \$19,000 and \$47,000, while experienced inspectors and compliance officers were paid anywhere from \$48,000 to \$84,000.
- Financial examiners earned the highest average annual and experienced level wages, while entry-level wages were greatest for health and safety engineers. Occupational health and safety technicians had the lowest average annual and entry-level wages.
- The following table includes the average annual, entry level, and experienced level wages in 2005 for inspectors and compliance officers in Pennsylvania.

Occupational Title	Average Annual Wage	Entry Level Wage	Experienced Level Wage
Compliance Officers	\$50,080	\$31,320	\$59,450
Financial Examiners	\$69,050	\$39,940	\$83,610
Health & Safety Engineers	\$64,880	\$46,250	\$74,190
Environmental Scientists & Specialists	\$59,330	\$33,540	\$72,220
Occupational Health & Safety Specialists	\$53,930	\$32,640	\$64,570
Occupational Health & Safety Technicians	\$43,310	\$19,640	\$55,140
Agricultural Inspectors	\$44,100	\$34,330	\$48,990
Transportation Inspectors	\$52,030	\$22,330	\$66,880

Training, Other Qualifications and Advancement

Because job functions are so diverse, the occupational requirements for inspector and compliance officer positions vary widely. However, some combination of education, experience, and passing examination scores is usually required. Many employers prefer a college degree and previous experience in the area being investigated.

Position-specific laws and procedures are usually taught through on-the-job training and classroom instruction. In addition, certain positions require special licenses and certifications. For example, aviation safety inspectors must possess a valid pilot's license.

Aspiring inspectors and compliance officers should be responsible people who like detailed work. Strong communication skills are very important. For certain positions, applicants may have to meet strict medical requirements and be able to perform arduous duties efficiently.

Inspectors and compliance officers with satisfactory job performance often advance through a career ladder to a specified full-performance level. For positions above this level, advancement becomes competitive. Appointments are made based on agency needs and the individual's merit.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of inspectors and compliance officers include construction inspectors, building inspectors, fish and game wardens, fire marshals, law enforcement professionals, and correctional officers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>

Insurance Underwriters

SOC CODE: 13-2053

Significant Points

- Entry-level positions require a bachelor's degree in business administration or finance.
- Prospects will be best in the health insurance field.
- There are three major steps in developing a career in underwriting.

Nature of the Work

- *Insurance underwriters* identify and calculate the risk of loss associated with issuing insurance policies to customers. They also establish appropriate premium rates. Most specialize in one of three major categories – property and casualty, life or health insurance.
- Computer applications are used to manage risks more efficiently. These “smart systems” automatically analyze applications, make recommendations and adjust premium rates.
- An increasing proportion of insurance sales, particularly in life and health, are being made through group contracts. A group policy insures everyone through a single contract at a standard premium rate.

Working Conditions

- Although insurance underwriters usually work a 40-hour week, longer hours may necessary as companies continue to downsize.
- Work is usually performed in comfortable offices. No unusual physical activity is required.
- Occasional travel may be needed in order to attend meetings.

Employment

- Insurance underwriters held about 101,100 jobs in 2004 in the United States and approximately 4,930 jobs in Pennsylvania.
- About 68 percent were employed with insurance carriers. Another 27 percent worked for insurance agencies.

Job Outlook

- Employment of insurance underwriters in Pennsylvania is expected to grow from approximately 4,930 in 2004 to approximately 5,100 in 2014. Insurance underwriters can expect about 16 openings due to growth and about 87 replacement openings for approximately 103 total annual openings.
- Company downsizing and the use of computerized software will affect employment demand.
- Opportunities may be better in health insurance than in other specialty areas. Several job openings will be created in the area of product development.
- Job prospects should be best for individuals with the right skills and a background in finance.
- Because individuals and businesses always need insurance, the underwriting profession is less subject to recession and layoffs.

Earnings

Average annual earnings of insurance underwriters in Pennsylvania were \$54,960 in 2005. The entry-level wage in 2005 was \$32,970 while an experienced insurance underwriter made \$65,950.

Training, Other Qualifications and Advancement

A bachelor's degree in business administration or finance is required for most entry-level underwriter positions. Newly hired employees start as trainees or assistants. Under the supervision of an experienced analyst, trainees help collect information and evaluate routine applications. In addition to on-the-job training, many larger companies offer a formal work-study program that can last up to one year. After gaining experience, workers are assigned to applications that are more complex and cover greater risks. Continuing education is necessary for advancement. In fact, many companies pay for courses that are successfully completed.

There are three major steps in developing a career in underwriting. The first step is participation in the “Introduction to Underwriting” program that is offered by the Insurance Institute of America. This agency also confers the designation of Associate in Underwriting (AU), which is considered the second major step. To earn the AU credential, applicants must complete a series of courses and examinations that generally last about two years. The third, and final, step depends on the underwriter's specialty. Those involved in property and casualty insurance

can earn the Chartered Property Casualty Underwriter (CPCU) designation. Earning this credential takes about five years and requires the applicant to pass 10 examinations that cover a variety of topics. Individuals in the fields of life and health insurance can earn the Chartered Life Underwriter (CLU) and Registered Health Underwriter (RHU) designations respectively.

Underwriting can be a satisfying career for individuals who enjoy analyzing information and paying attention to detail. Good judgment is required in order to make sound decisions. Knowledge of computers is very important. Excellent communication and interpersonal skills are also essential.

Experienced workers may advance to senior underwriter or underwriting manager positions. Others obtain the necessary licenses to sell insurance products. Individuals with a master's degree may be promoted to senior managerial jobs.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of insurance underwriters include accountants, auditors, actuaries, budget analysts, financial advisors, loan officers, real estate appraisers, credit managers, and risk managers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- The Insurance Information Institute, 110 William St., 24th Floor, New York, NY 10038. Internet: <http://www.iii.org>
- American Institute for Chartered Property and Casualty Underwriters / Insurance Institute of America, 720 Providence Rd., PO Box 3016, Malvern, PA 19355-0716. Internet: <http://www.aicpcu.org>
- The American College, 270 South Bryn Mawr Ave., Bryn Mawr, PA, 19010. Internet: <http://www.theamericancollege.edu/>

Interviewing & New Accounts Clerks

SOC CODES: 43-4111 and 43-4141

Significant Points

- Entry-level positions generally require a high school diploma or equivalent education.
- Job prospects will be best for individuals with a broad range of skills.
- Technological advancements allow a lot of data to be collected over the Internet.

Nature of the Work

- Interviewing & new accounts clerks assist individuals and business representatives in completing forms, applications or questionnaires. Specific duties and job titles depend on the type of employer.
Interviewing clerks ask a series of prepared questions and record the responses. Within the health care industry, interviewing clerks may also verify insurance benefits and work out financing options.
New accounts clerks are responsible for a wide variety of tasks in financial institutions, including handling customer inquiries, explaining products and referring customers to the appropriate sales personnel.
- Information may be solicited by mail, telephone or in person. Technological advancements allow data to be collected over the Internet.

Working Conditions

- Most interviewing & new accounts clerks work a 40-hour week, including evening and weekend shifts. Many part-time positions are also available. Individuals with the least seniority tend to be assigned to the less desirable shifts.
- Work areas are generally clean, well-lit and quiet. Others spend time in call centers, which are crowded and noisy. Some interviewing clerks conduct surveys on the street or in shopping malls.
- Use of computers and video display terminals on a daily basis can result in eyestrain.

Employment

- Interviewing & new accounts clerks held about 296,500 jobs in 2004 in the United States and approximately 12,990 jobs in Pennsylvania.
- Almost 27 percent worked for commercial banks. Another 23 percent were employed with hospitals.
- The following table includes the industries that employed the most interviewing & new accounts clerks in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Depository Credit Intermediation	3,460	26.6%
General Medical & Surgical Hospitals	3,020	23.2%
Other Professional & Technical Services	2,330	17.9%
Management & Technical Consulting Services	1,280	9.8%

Job Outlook

- Employment of interviewing & new accounts clerks in Pennsylvania is expected to grow from approximately 12,990 in 2004 to approximately 14,850 in 2014. Interviewing & new accounts clerks can expect about 186 openings due to growth and about 333 replacement openings for approximately 519 total annual openings.
- Growth in health services and market research will stimulate the demand for interviewing clerks. As more information is collected over the Internet, the need for telephone interviewers will be reduced. Prospects will be best for applicants with a broad range of skills.
- As additional banking services are offered electronically, employment levels at financial institutions will decrease. Because of their ability to provide a wide range of services, new account clerks will be less impacted by these changes than other bank employees.
- Opportunities should be best for new account clerks who are willing work in a call center environment.

Earnings

- Average annual earnings of interviewers were \$25,500 in 2005. The entry-level wage in 2005 was \$18,640 while an experienced interviewer made \$28,940.
- Average annual earnings of new account clerks were \$25,130 in 2005. The entry-level wage in 2005 was \$19,440 while an experienced new account clerk made \$27,980.

Training, Other Qualifications and Advancement

Although hiring requirements for interviewing & new accounts clerks vary by organization, most employers prefer to hire applicants who have a high school diploma or equivalent education. For new accounts clerk positions, some college education may be preferred.

Necessary training often occurs on the job. Supervisors and experienced clerks teach new employees how to perform basic tasks and operate specialized equipment. New accounts clerks also undergo a period of teller training, unless they were promoted from a teller position. After the initial training is completed, many interviewing & new accounts clerks receive periodic instruction on new procedures and company policies.

Because interviewing & new accounts clerks deal with the public, they must have a pleasant personality, clear speaking voice, and professional appearance. Familiarity with computers and strong interpersonal skills are very important. Fluency in a foreign language can also be beneficial.

Experienced interviewing & new accounts clerks may advance to positions with added responsibilities or supervisory duties. Many organizations elect to fill open positions by promoting qualified individuals from within the company. Clerks who obtain additional skills or training will have the best opportunities. For certain managerial positions, a college degree may be required.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of interviewing & new accounts clerks include dispatchers, counter and rental clerks, security guards, ushers, lobby attendants, tellers, telephone operators, and survey workers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- Mortgage Bankers Association of America, 1919 Pennsylvania Ave. NW, Washington, DC 20006-3438. Internet: <http://www.mbaa.org>

Lawyers & Judicial Workers

SOC CODES: 23-1011, 23-1021, 23-1022 and 23-1023

Significant Points

- To practice law in Pennsylvania, an individual must be licensed and admitted to the state bar association.
- Most law school programs require seven years of full-time study beyond high school.
- Keen competition is expected for open positions.

Nature of the Work

- **Lawyers**, also known as attorneys, represent parties in criminal and civil trials. They present supporting evidence and provide legal counsel for their clients. Many specialize in a particular area, such as bankruptcy or international law.
- Most lawyers are found in private practice, where they concentrate on criminal or civil law. Others handle public interest cases, which may have an impact that extends well beyond the individual client.
- Some attorneys work for non-profit organizations called legal aid societies, which have been established to serve disadvantaged people. These individuals generally handle civil, rather than criminal cases.
- **Judges** apply laws and ensure that court proceedings are conducted fairly. They rule on the admissibility of evidence and instruct juries on applicable laws. When a jury does not decide a trial, the judge determines guilt and imposes the sentence.

General trial court judges try civil cases that transcend the jurisdiction of lower courts and all cases that involve felony offenses.

Administrative law judges are hired to make determinations for government agencies. They are sometimes called hearing officers or adjudicators.

Appellate court judges have the power to overrule decisions made by general trial court or administrative law judges if they determine that legal errors were made or if legal precedent does not support the judgment of the lower court. They rule on a small number of cases and rarely have direct contacts with litigants.

Working Conditions

- Lawyers regularly work 50 hours or more per week. Salaried lawyers generally have structured work schedules while those in private practice work irregular hours
- Most judges work a standard 40-hour week. Those with limited jurisdiction may divide their time between their judicial responsibilities and other careers.
- Legal work is usually performed in offices, law libraries and courtrooms. Lawyers sometimes meet with their clients outside of the office.
- Travel may be required in order to attend meetings, gather evidence and appear before legal authorities.

Employment

- Lawyers & judicial workers held about 782,800 jobs in 2004 in the United States and approximately 29,150 jobs in Pennsylvania.
- Over 54 percent were employed with a law firm. About 18 percent were self-employed. Judges and other lawyers held positions with government agencies.
- The following table includes the industries that employed the most lawyers & judicial workers in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Legal Services	15,900	54.5%
Self-Employed	5,220	17.9%
Federal, State & Local Government	5,200	17.8%

Job Outlook

- Employment of lawyers & judicial workers in Pennsylvania is expected to grow from approximately 29,150 in 2004 to approximately 31,970 in 2014. Lawyers and judicial workers can expect about 282 openings due to growth and about 375 replacement openings for approximately 657 total annual openings.
- Population growth and increased levels of business activity will continue to spur the demand for lawyers. In an effort to reduce costs, many businesses will utilize accounting firms and paralegals to perform some of the same functions as lawyers.
- Because of the large number of law school graduates, keen competition is expected for positions. Graduates with superior academic records will have the best opportunities. However, some aspiring lawyers may have to accept positions in areas outside of their field of interest or for which they feel overqualified.
- Contradictory social forces affect the demand for judges. Growing public safety concerns should increase demand while budgetary pressures will limit employment growth.
- Competition for judicial candidates will remain intense even though early retirement is becoming more common. In order to be elected or appointed to open positions, aspiring judges must compete with other qualified people and gain political support.

Earnings

- In Pennsylvania, lawyers & judicial workers averaged \$31,600 to \$99,100 annually in 2005. The entry-level earnings were between \$12,100 and \$50,100, while experienced lawyers & judicial workers were paid anywhere from \$41,300 to \$123,600.
- The following table includes the average annual, entry level, and experienced level wages in 2005 for lawyers & judicial workers in Pennsylvania.

Occupational Title	Average Annual Wage	Entry Level Wage	Experienced Level Wage
Lawyers	\$99,050	\$50,040	\$123,550
Administrative Law Judges, Adjudicators & Hearing Officers	N/A	N/A	N/A
Arbitrators, Mediators & Conciliators	\$31,640	\$12,190	\$41,370
Judges, Magistrate Judges & Magistrates	\$65,190	\$26,280	\$84,640

- No Pennsylvania-specific information was available for administrative law judges, adjudicators & hearing officers. However, the average salary nationwide for administrative law judges, adjudicators & hearing officers in 2005 was \$76,730.
- Lawyers who own their own practice usually earn less than partners in a law firm. Until their practice is well established, many self-employed lawyers supplement their income by working part-time in other occupations.
- Health insurance, life insurance and retirement plans are provided for most salaried lawyers & judicial workers.

Training, Other Qualifications and Advancement

In order to practice law in Pennsylvania, an individual must be licensed and admitted to the state bar association. Lawyers who are a member of the bar in one jurisdiction can often be admitted to the bar in another without having to take the required examination.

To qualify for the bar examination, applicants must obtain a college degree and graduate from an accredited law school. Overall, seven years of full-time study must be completed beyond high school in order to become a lawyer. Many law schools also offer part-time and evening programs to meet the needs of their students.

Competition for admission to law school is intense. Acceptance usually depends on the applicant's grades, Law School Admission Test (LSAT) scores, prior work experience and personal interview. Most schools look for individuals who enjoy working with people. Perseverance and creativity are also essential traits. Although there is no recommended "pre-law" major, prospective lawyers should choose an undergraduate field that allows them to develop proficiency in writing, speaking, researching, analyzing and thinking logically.

Law school students study core material during the first 18 months. Specialized interest courses may be taken in the remaining part of the program. Many students also acquire practical experience by participating in clinical programs and part-time clerkships. Upon graduation, students receive the *juris doctor* (J.D.) degree. Eligible graduates can then take the six-hour Multistate Bar Examination (MBE) and the three-hour Multistate Essay Examination (MEE.) The Multistate Performance Test (MPT) is used to evaluate an aspiring lawyer's practical

skills. This test is a one-time requirement and is usually taken at the same time as the written bar examination. To help lawyers stay abreast of developments that may affect their practice, many law schools and bar associations provide continuing education courses.

Most lawyers start as salaried associates. After several years of working with experienced lawyers and judges, they can become partners in the firm or go into practice for themselves. Individuals who obtain an advanced law degree usually qualify for faculty or administrator positions at law schools. Within large corporations, lawyers often transfer to other departments in order to gain administrative experience and rise in the ranks of management.

Successful lawyers can also become judges. In fact, previous experience as a lawyer is required for certain judicial positions. Federal judges, who serve life terms, are appointed by the President and confirmed by the Senate. Some state judges are also appointed but most are elected. All states have some type of orientation for newly elected or appointed judges. This orientation, which combines general and continuing education courses, may last for a couple of days or for up to three weeks. State and local judges serve fixed renewable terms, which last anywhere from four years to life.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of lawyers & judicial workers include arbitrators, mediators, journalists, paralegals, title examiners, lobbyists, FBI agents, and chief executives.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Bar Association, 740 15th St. NW, Washington, DC 20005-1019. Internet: <http://www.abanet.org>
- Law School Admission Council, PO Box 40, Newtown, PA 18940. Internet: <http://www.lsac.org>
- National Center for State Courts, 300 Newport Ave., Williamsburg, VA 23185-4147.
Internet: <http://www.ncsconline.org>
- American Arbitration Association, 335 Madison Ave., Floor 10, New York, NY 10017-4605.
Internet: <http://www.adr.org>

Loan & Credit Clerks

SOC CODES: 43-4041 and 43-4131

Significant Points

- Most entry-level positions require a high school diploma or equivalent education.
- Increased worker productivity will slow employment growth despite an increase in loan and credit applications.
- Three-quarters worked for financial institutions.

Nature of the Work

- Loan & credit clerks obtain the information that is needed to determine the creditworthiness of loan and credit card applicants.
- Loan clerks are responsible for assembling loan documents and verifying applicant information. Specific duties will vary by specialty.

Loan interviewers help potential borrowers fill out applications. They investigate the applicant's background and forward any findings on to the appraisal department. Interviewers may also inform the applicant of the status of the loan.

Loan closers gather the signatures that are required to complete the loan process. They often set the time for closing and submit the final loan package to the applicant.

Loan service clerks maintain payment records once a loan has been issued.

- Credit authorizers, checkers & clerks process and authorize applications for credit. Although distinctions between the three are becoming less noticeable, some generalities can still be made.

Credit authorizers approve charges that are made against existing customer accounts. Although many charges are approved electronically, authorizers must be contacted when an account is past due, overextended or invalid.

Credit checkers investigate an applicants credit history and current credit standing prior to issuing a loan or line of credit.

Credit clerks handle the actual processing of applications. They verify applicant information and obtain any additional data that is needed.

Working Conditions

- Most loan & credit clerks work 35 to 40 hours per week. Evening and weekend shifts may be required in some retail establishments. In addition, many part-time opportunities exist.
- During busy periods, such as the holiday season, overtime may be necessary.
- Work is usually performed in offices or centralized call centers.

Employment

- Loan & credit clerks held about 284,900 jobs in 2004 in the United States and approximately 7,600 jobs in Pennsylvania.
- Over 75 percent were employed with financial institutions, primarily in commercial banks and mortgage companies. Others worked for data processing companies or department stores.

Job Outlook

- Employment of loan & credit clerks in Pennsylvania is expected to decrease from approximately 7,600 in 2004 to approximately 6,310 in 2014. About 118 annual openings will result from replacement needs. Although no net employment growth is expected statewide, growth openings may occur in some areas.
- Automation allows loan & credit clerks to process more applications than they could in the past. As a result of this increased productivity, employment will decrease despite a projected increase in the number of loans and credit applications.
- Credit scoring is another major development that improves worker productivity. Companies and credit bureaus can purchase software that quickly analyzes an applicant's creditworthiness and summarizes it into a "score" that is used to easily decide whether or not to accept the application.
- Because job prospects are sensitive to economic activity, demand for loan & credit clerks may decline when interest rates rise. In certain situations, layoffs may occur.

Earnings

- Average annual earnings of credit authorizers, checkers & clerks in Pennsylvania were \$28,600 in 2005. The entry-level wage in 2005 was \$18,200 while an experienced credit clerk made \$33,800.
- Average annual earnings of loan interviewers & clerks in Pennsylvania were \$25,160 in 2005. The entry-level wage in 2005 was \$18,210 while an experienced loan clerk made \$28,640.

Training, Other Qualifications and Advancement

Aspiring loan & credit clerks should be detail-oriented individuals who are able to meet tight deadline schedules. A high school diploma, or equivalent education, is needed for most entry-level positions. Other requirements include good telephone etiquette, strong organizational skills and a working knowledge of computers.

Newly hired clerks participate in an on-the-job training program. Under the close supervision of experienced employees, these individuals learn how to perform basic duties. Some companies also provide formal, classroom training in telephone etiquette, computer use and customer service skills. Workers can further enhance their skills by completing related courses that are offered through colleges, universities, vocational schools and professional associations.

Opportunities for advancement are best for highly skilled loan & credit clerks. Some individuals are promoted to supervisory positions. Others take jobs as underwriters or loan officers.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of loan & credit clerks include claims clerks, procurement clerks, customer service representatives, probate clerks, and bill collectors.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Bankers Association, 1120 Connecticut Ave. NW, Washington, DC 20036.
Internet: <http://www.aba.com>
- Mortgage Bankers Association of America, 1919 Pennsylvania Ave. NW, Washington, DC 20006-3438.
Internet: <http://www.mbaa.org>

Loan Officers & Counselors

SOC CODES: 13-2071 and 13-2072

Significant Points

- Entry-level positions generally require a bachelor's degree in finance or economics.
- Prospects will be best for college graduates who have previous experience in banking or sales.
- Employment levels can be greatly affected by changes in the economy.

Nature of the Work

- *Loan officers* usually specialize in commercial, consumer or mortgage loans. They gather information about potential clients, assist in the application process and determine whether or not to grant the loan. If the loan is approved, a repayment schedule is arranged.
- In order to meet their customer's needs, loan officers must keep abreast of new types of loans and other financial products.
- Once a loan has been granted, *loan counselors* contact delinquent borrowers and help them find a method of repayment to avoid defaulting on the loan.

Working Conditions

- Most loan officers & counselors work a standard 40-hour week. Longer hours may be required depending on the number of clients and demand for loans.
- Considerable travel is necessary for loan officers who specialize in commercial or mortgage loans. However, consumer loan officers & counselors are more likely to spend their time in an office.

Employment

- Loan officers & counselors held about 325,100 jobs in 2004 in the United States and approximately 8,020 jobs in Pennsylvania
- About 92 percent were employed with financial institutions, primarily in commercial banks, mortgage companies and credit unions. Some worked for educational institutions or government agencies.

Job Outlook

- Employment of loan officers & counselors in Pennsylvania is expected to grow from approximately 8,020 in 2004 to approximately 8,160 in 2014. Loan officers and counselors can expect about 14 openings due to growth and about 129 replacement openings for approximately 145 total annual openings.
- Increases in the variety and complexity of loans should stimulate employment growth. However, growth will be adversely affected by technological advancements that increase worker productivity. The Internet is also expected to slightly dampen demand for loan officers, as a growing number of people apply for loans online.
- Prospects should be best for college graduates with previous experience in banking, lending or sales.
- Economic changes can affect the employment level of loan officers who specialize in mortgage loans. When interest rates decline, there is a surge in the real estate market and additional loan officers are needed. When the market returns to normal, loan officers can be subject to layoffs.

Earnings

- Average annual earnings of loan counselors in Pennsylvania were \$38,650 in 2005. The entry-level wage in 2005 was \$26,730 while an experienced loan counselor made \$44,610.
- Average annual earnings of loan officers in Pennsylvania were \$52,460 in 2005. The entry-level wage in 2005 was \$31,260 while an experienced loan officer made \$63,060.
- Some organizations pay their loan officers a commission in addition to their salary. Commissions are usually based on the number of loans an officer originates.

Training, Other Qualifications and Advancement

Entry-level positions generally require a bachelor's degree in finance or economics. Many employers also look for applicants who are familiar with computers and general banking applications. For commercial and mortgage loan officer jobs, previous training or experience in sales is highly valued. In some organizations, individuals who do not have a college degree may advance to loan officer & counselor positions after obtaining several years of experience in other banking occupations.

Formal classroom and correspondence courses are offered by The American Institute of Banking. Individuals interested in lending as well as experienced workers who wish to update their skills attend these programs. For those involved in real estate lending, The School of Mortgage Banking offers classroom and Internet-based courses. Completion of any of these courses can enhance employment and advancement opportunities.

Aspiring loan officers & counselors should be confident and highly motivated. The ability to develop an effective working relationship with others is essential. Loan officers should also be willing to attend community events on behalf of their employer.

Capable workers may transfer to larger organizations or advance to managerial positions. Because they are usually assigned to smaller branches, individuals with inadequate academic preparation may have limited opportunities for promotion.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of loan officers & counselors include securities sales representatives, financial aid officers, real estate agents, real estate brokers, insurance agents, and insurance brokers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Bankers Association, 1120 Connecticut Ave. NW, Washington, DC 20036.
Internet: <http://www.aba.com>
- Mortgage Bankers Association of America, 1919 Pennsylvania Ave. NW, Washington, DC 20006-3438.
Internet: <http://www.mbaa.org>

Mail Clerks & Messengers

SOC CODES: 43-5021 and 43-9051

Significant Points

- Because there are no formal training requirements, this is a first job for many individuals.
- The use of direct mail advertising and automated mail systems will impact employment growth.
- Messengers work independently and are not closely supervised.

Nature of the Work

- **Mail clerks** handle internal and external mail operations for large organizations. They sort incoming mail and deliver it to the proper employees. Clerks also prepare outgoing mail for delivery to the post office.
- **Messengers**, also known as couriers, are responsible for picking up and delivering important letters, business documents and packages. These individuals handle items that must be sent and received in a hurry.
- In order to reach their destination, messengers use various methods of transportation. They may drive cars, ride bikes or travel by foot.

Working Conditions

- Most mail clerks & messengers work 40-hour schedules although part-time opportunities do exist. Some evening and weekend shifts may be necessary.
- Mail clerks spend a lot of their time in the mailroom. Remaining time is spent delivering items throughout the building. Workers are on their feet for most of the day and may have to occasionally lift heavy items.
- Messengers work independently and are not closely supervised. When making deliveries, they may be exposed to various weather conditions. The pressure to make timely deliveries may cause stress.

Employment

- Mail clerks & messengers held about 307,100 jobs in 2004 in the United States and approximately 13,110 jobs in Pennsylvania.
- Although employed in almost every industry group, about 45 percent were employed with service-providing firms. Another 25 percent worked in financial institutions or for transportation companies.
- The following table includes the industry groups that employed the most mail clerks & messengers in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	5,890	45.0%
Finance & Insurance	1,940	14.8%
Transportation & Warehousing	1,330	10.2%
Government	960	7.3%
Self-Employed	850	6.5%

Job Outlook

- Employment of mail clerks & messengers in Pennsylvania is expected to decrease from approximately 13,110 in 2004 to approximately 10,970 in 2014. About 352 annual openings will result from replacement needs. Although no net employment growth is expected statewide, growth openings may occur in some areas.
- Employment demand for messengers is likely to be adversely affected by the widespread use of electronic mail systems. However, individuals will still be needed to transport legal documents, blueprints, medical samples and other materials that cannot be sent electronically.

Earnings

- Average hourly earnings of couriers & messengers in Pennsylvania were \$9.88 in 2005. The entry-level rate in 2005 was \$6.66 while an experienced courier or messenger made \$11.49.

- Average hourly earnings of mail clerks & mail machine operators in Pennsylvania were \$11.04 in 2005. The entry-level rate in 2005 was \$7.60 while an experienced mail clerk made \$12.76.
- Some messengers receive a straight salary while others are paid solely on commissions, which are based on the number of deliveries made or the total distance traveled. However, most companies use a combination of both.

Training, Other Qualifications and Advancement

Although most employers prefer to hire high school graduates, there are no formal qualifications or training requirements for entry-level mail clerk & messenger positions. In fact, many people gain their first work experience through these occupations.

Newly hired mail clerks & messengers learn their skills through on-the-job training. For individuals who operate computerized machinery, additional instruction may be required. Other employees or the manufacturers of the equipment typically provide this training.

Mail clerks & messengers should be careful, dependable individuals who are able to work well with their hands. A valid driver's license and clean driving record may be required. Self-employed messengers must supply their own vehicle and automobile insurance. Because deliveries must be made in a timely manner, messengers need a good sense of direction and knowledge of the area in which they travel.

Within larger companies, mail clerks can advance to supervisor or office manager positions. Others transfer to related jobs with the U.S. Postal Service, provided they can pass the entrance examination. Messengers, on the other hand, have very limited opportunities for advancement.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of mail clerks & messengers include shipping & receiving clerks, postal clerks, postal mail carriers, and route drivers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- Mail Systems Management Association, J.A.F. Building, Box 2155, New York, NY 10116-2155. Internet: <http://www.msmanational.org>

Management Analysts

SOC CODES: 13-1111

Significant Points

- Educational requirements for entry-level positions vary widely between private and public industry.
- Despite rapid employment growth, keen competition will exist for management analyst jobs.
- Voluntary certification is available.

Nature of the Work

- *Management analysts* collect, review and analyze information in order to make recommendations about the ways an organization can improve its structure, efficiency or profits. Within the private sector, they are commonly known as management consultants.
- Analysts usually specialize in a specific industry or in a particular business function. In government, they tend to specialize by type of agency.
- Certain projects require a team of management analysts while others are done independently.

Working Conditions

- Most management analysts work at least 40 hours per week. Uncompensated overtime is common, especially when project deadlines are approaching. Self-employed analysts can set their own work schedule.
- Time is often divided between the analyst's main office and the client's site.
- Pressure to meet client demands and maintain the project schedule can cause stress.
- Frequent travel is required in order to visit with clients.

Employment

- Management analysts held about 605,000 jobs in 2004 in the United States and approximately 19,260 jobs in Pennsylvania.
- About 20 percent were self-employed. Another 18 percent worked for management consulting firms. About 10 percent were employed with government agencies.
- The following table includes the industries that employed the most management analysts in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Self-Employed	3,840	20.0%
Management & Technical Consulting Services	3,490	18.1%
Federal, State & Local Government	1,820	9.5%
Wired Telecommunications Carriers	1,780	9.2%
Insurance Carriers	1,320	6.9%

Job Outlook

- Employment of management analysts in Pennsylvania is expected to grow from approximately 19,260 in 2004 to approximately 21,990 in 2014. Management analysts can expect about 273 openings due to growth and about 263 replacement openings for approximately 536 total annual openings.
- Demand for management analysts will increase as companies seek ways to reduce costs, streamline operations and develop new marketing strategies. Additional opportunities will be created as businesses continue to outsource analyst duties that were previously handled internally.
- Employment growth will be strongest in very large consulting firms that have international expertise as well as smaller consulting companies that specialize in a particular area, such as health care or engineering.
- Despite rapid employment growth, keen competition will exist for management analyst jobs because of the large pool of qualified applicants.

Earnings

- Average annual earnings of management analysts in Pennsylvania were \$77,280 in 2005. The entry-level wage in 2005 was \$42,420 while an experienced management analyst made \$94,710.
- Other benefits for salaried analysts include health insurance, retirement plans, paid vacations, profit sharing and performance bonuses. The employer also reimburses most travel expenses.
- Self-employed consultants have to maintain their own office and provide their own benefits.

Training, Other Qualifications and Advancement

The educational requirements for entry-level management analyst jobs vary widely between the private and public sectors. Within private industry, most employers prefer to hire applicants who have a master's degree in business administration as well as five years of experience in their field of expertise. On the other hand, a bachelor's degree is sufficient for most government positions. Regardless of their educational background, all management analysts regularly attend conferences that keep them informed of developments in their field.

Because they work with minimal supervision, management analysts must be self-motivated and highly disciplined. Other desirable traits include creativity and the ability to get along well with others. Analytical and time management skills are very important. Strong oral and written communication skills are essential.

If they meet the minimum education and experience requirements, management analysts can obtain voluntary certification through the Institute of Management Consultants. Qualified applicants must also pass an examination before they are awarded the Certified Management Consultant (CMC) designation. Although certification is not mandatory, it may enhance an individual's opportunity for employment or advancement.

After gaining some experience, management analysts are usually assigned sole responsibility for a particular project. Senior analysts may also supervise a group of lower-level workers or become more involved in seeking out new business. Individuals with exceptional skills may eventually become a partner or principal in the company. Because start-up costs are relatively low, a high percentage of management analysts open their own consulting firm.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of management analysts include managers, accountants, auditors, budget analysts, computer systems analysts, operations research analysts, economists, statisticians, market researchers, and financial analysts.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- Association of Management Consulting Firms, 380 Lexington Ave., Suite 1700, New York, NY 10168. Internet: <http://www.amcf.org>
- Institute of Management Consultants USA Inc., 2025 M St. NW, Suite 800, Washington DC 20036-3309. Internet: <http://www.imcusa.org>
- Institute for Operations Research and the Management Sciences, 901 Elkridge Landing Rd., Suite 400, Linthicum, MD 21090-2909. Internet: <http://www.informs.org>
- Military Operations Research Society, 1703 N. Beauregard St., Suite 450, Alexandria, VA 22311. Internet: <http://www.mors.org>

Office & Administrative Support Supervisors

SOC CODE: 43-1011

Significant Points

- Most positions are filled by promoting qualified clerical workers from within the organization.
- Despite automation, supervisors will still be needed to coordinate the clerical work.
- Keen competition is expected because the number of qualified applicants far outpaces the number of openings.

Nature of the Work

- *Office & administrative support supervisors*, also called *clerical supervisors*, coordinate the support services that are needed to operate an efficient organization. Duties include allocating assignments, issuing deadlines, overseeing work and evaluating each individual's performance.
- Prospective clerical employees are often interviewed and evaluated by an office supervisor. When a new worker arrives on the job, supervisors provide basic training in organization policies and office procedures.
- These individuals often act as liaisons between the clerical staff and other departments within the organization.

Working Conditions

- Most clerical supervisors work a standard 40-hour week although evening, weekend, and holiday work may be required. Shift assignments are usually based on seniority.
- Work is usually performed in clean, comfortable offices.
- Use of computers on a daily basis can result in eyestrain, backaches, headaches or wrist problems.

Employment

- Clerical supervisors held about 1.5 million jobs in 2004 in the United States and approximately 62,820 jobs in Pennsylvania.
- Although employed in almost every industry group, more than 40 percent worked for service-providing establishments. Another 17 percent were employed with financial institutions.
- The following table includes the industry groups that employed the most clerical supervisors in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	25,280	40.2%
Finance & Insurance	10,910	17.4%
Wholesale & Retail Trade	10,780	17.2%
Government	4,500	7.2%
Manufacturing	3,740	5.9%

Job Outlook

- Employment of clerical supervisors in Pennsylvania is expected to grow from approximately 62,820 in 2004 to approximately 64,940 in 2014. These supervisors can expect about 212 openings due to growth and about 1,348 replacement openings for approximately 1,560 total annual openings.
- Office automation enables fewer workers to perform a wider variety of tasks. However, clerical supervisors will still be needed to coordinate daily work.
- Keen competition is expected because the number of qualified applicants far outpaces the number of openings.
- Supervisors will inherit additional responsibilities as many middle management positions are eliminated due to corporate restructuring.

Earnings

Average annual earnings of office & administrative support supervisors in Pennsylvania were \$46,710 in 2005. The entry-level wage in 2005 was \$28,760 while an experienced clerical supervisor made \$55,690.

Training, Other Qualifications and Advancement

Most clerical supervisor positions are filled by promoting clerical workers from within the organization. Selected individuals attend in-house training sessions and take outside courses in time management and interpersonal relations. In certain companies, postsecondary training may be required.

Supervisor positions are occasionally filled with people from outside the organization. These individuals are often college graduates who intend to use the position as a stepping-stone to higher-level management jobs. In order to learn as much as possible about the organization, new college graduates supervise many different employees as they rotate through various departments.

Individuals who wish to become clerical supervisors must prove that they are capable of handling the additional responsibilities. Candidates who have strong leadership, problem solving and communication skills are usually preferred. Determination, confidence and loyalty are also essential. A working knowledge of the company's computer system can be advantageous. The most successful clerical supervisors have a broad base of office skills coupled with personal flexibility.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of clerical supervisors include general managers and managers of other specific departments.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Management Association, 1601 Broadway, New York, NY 10019. Internet: <http://www.amanet.org>
- National Management Association, 2210 Arbor Blvd., Dayton, OH 45439. Internet: <http://www.nma1.org>
- International Association of Administrative Professionals, 10502 NW Ambassador Dr., P.O. Box 20404, Kansas City, MO 64195-0404. Internet: <http://www.iaap-hq.org>

Order Clerks

SOC CODE: 43-4151

Significant Points

- Most employers require a high school diploma for this position.
- Increased use of computers and automated equipment will slow growth.
- Many job openings will be for seasonal work.

Nature of the Work

- **Order clerks** receive and process incoming orders for goods or services. They can give expected arrival dates, prepare contracts and handle complaints. They are sometimes called order-entry clerks, customer service representatives, sales representatives, order processors or order takers.
- Orders can come from inside or outside of an organization and can be received by telephone, mail, fax, email, the Internet or through internal computer systems.

Inside order clerks receive orders from workers employed by the same company.

Outside order clerks receive orders from outside companies or individuals.

- Computers provide order clerks with ready access to information such as stock numbers, prices and inventory levels. Orders frequently depend on which products are in stock, their price or their availability.
- Order clerks review orders for completeness and clarity. They may complete missing information or contact the customer for clarification. For orders received by mail, order clerks extract checks or money orders, sort them and send them for processing.
- After an order has been verified and entered, clerks send it to the proper department for shipment. In some companies, the computer even adjusts the inventory records automatically.

Working Conditions

- Order clerks generally work regular business hours in an office environment. Those working in retail trade establishments usually have to work overtime during holiday and vacation seasons.
- Use of computers on a daily basis can result in eyestrain, muscle strain, backaches, headaches or wrist problems for some order clerks.

Employment

- Order clerks held about 292,600 jobs in 2004 in the United States and around 13,140 jobs in Pennsylvania.
- About 52 percent were employed with wholesale or retail trade establishments. Almost 19 percent worked in manufacturing. Transportation and warehousing companies employed another 9 percent.
- The following table includes the industry groups that employed the most order clerks in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Wholesale & Retail Trade	6,810	51.8%
Manufacturing	2,460	18.8%
Transportation & Warehousing	1,150	8.8%
Administrative Support	670	5.1%

Job Outlook

- Employment of order clerks in Pennsylvania is expected to decrease from approximately 13,140 in 2004 to approximately 9,960 in 2014. About 295 annual openings will result from replacement needs. Although no net employment growth is expected statewide, growth openings may occur in some areas.
- Job openings will exist for order clerks due to sizable replacement needs. Many of these openings will be for seasonal work.
- Office automation continues to increase worker productivity but offset demand for order clerks. Orders placed over the Internet or through other computer systems are entered directly into the computer. Sophisticated inventory control and automatic billing systems allow companies to track inventory and accounts electronically.

- As the economy grows, more orders for goods and services are placed. The increasing use of online retailing and toll-free numbers will stimulate the demand for outside order clerks.

Earnings

- Average hourly earnings of order clerks in Pennsylvania were \$12.88 in 2005. The entry-level rate in 2005 was \$8.64 while an experienced order clerk made \$15.00.
- The type of industry and level of expertise required could greatly affect order clerk earnings.

Training, Other Qualifications and Advancement

When hiring order clerks, employers typically require applicants have a high school degree or equivalent. However, high-technology firms may also require some college education. Regardless of the establishment, most employers prefer workers who are computer-literate and have a working knowledge of word processing and spreadsheet software.

Order clerks can often learn the necessary skills in high school, business school and community college. Beneficial courses include typing, word processing, shorthand, business communications and record management. Training obtained from technical institutes, two-year schools or four-year schools is often necessary for order clerks in technical positions.

On-the-job training is common for newly hired order clerks. New clerks learn company policies and procedures from their supervisor or other senior workers. Some formal classroom training may be required for specific computer software.

Order clerks must be careful and detail-oriented to avoid and recognize errors. They must also be discreet and trustworthy since they frequently handle confidential material. Ambitious order clerks take on more duties, which can result in higher pay or advancement opportunities. Some use their experience gained as an order clerk to move into sales positions. Generally, companies fill office and administrative positions by promoting individuals from within the organization.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of order clerks include tellers, statistical clerks, receiving clerks, medical record clerks, hotel desk clerks, credit clerks, and reservation & transportation ticket agents.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>

Paralegals

SOC CODE: 23-2011

Significant Points

- Most employers require completion of a formal training program.
- Intense competition is expected as the number of graduates far outpaces the number of job openings.
- Voluntary certification is available.

Nature of the Work

- *Paralegals* help lawyers investigate the facts of a case and ensure that all information is considered. They may identify appropriate laws, judicial decisions and other relevant materials. Other duties include preparing legal documents and assisting lawyers during trial.
- Although they perform many tasks for lawyers, paralegals are strictly prohibited from carrying out any duties which are considered to be a practice of law, such as giving legal advice and presenting cases in court.
- In an effort to coordinate office activities, important case documents and files are organized and tracked.
- Government regulations are occasionally reviewed by paralegals to ensure that the corporation is operating within the law.

Working Conditions

- Most paralegals work a standard 40-hour week. In order to meet certain deadlines, longer hours may be required. Law firms may compensate this overtime with cash bonuses and additional vacation time.
- Although most paralegals work year round, some are employed temporarily during the busy periods and then released when workload diminishes.
- Work is usually performed in offices and law libraries.
- Occasional travel may be needed to gather information and perform other duties.

Employment

- Paralegals held about 224,000 jobs in 2004 in the United States and approximately 8,770 jobs in Pennsylvania.
- Almost 73 percent were employed with private law firms. Others worked for government agencies, insurance carriers or were self-employed.

Job Outlook

- Employment of paralegals in Pennsylvania is expected to grow from approximately 8,770 in 2004 to approximately 10,810 in 2014. Paralegals can expect about 204 openings due to growth and about 70 replacement openings for approximately 274 total annual openings.
- In a continuing effort to reduce costs and increase the availability of legal services, many employers will hire paralegals to perform some traditional lawyer functions.
- Private law firms will continue to be the largest employer of paralegals, although job opportunities should also increase in the public sector.
- Intense competition is expected as the number of graduates far outpaces the number of job openings.
- Changing economic conditions may cause the demand for legal services to decline. As a result, full-time paralegals may experience reduced work hours or layoffs.

Earnings

Average annual earnings of paralegals & legal assistants in Pennsylvania were \$40,500 in 2005. The entry-level wage in 2005 was \$28,070 while an experienced paralegal or legal assistant made \$46,720.

Training, Other Qualifications and Advancement

For entry-level positions, completion of a formal paralegal training program is often required. Most companies prefer applicants who have graduated from a four-year degree program that is sponsored by the American Bar Association. Other organizations provide on-the-job training for inexperienced college graduates or promote legal secretaries. Individuals with related experience in a technical field may transfer into the paralegal profession with little additional training.

Paralegal training programs are offered at many colleges, universities, law schools, community colleges, junior colleges, business schools and proprietary schools. These programs can take anywhere from a couple of

months to four years to complete. Although the quality of training varies with the facility, most programs do offer students an opportunity to gain practical experience through an internship. Better programs usually include some job placement services as well.

After graduation, paralegals can obtain voluntary certification through several professional associations. Each organization has different educational and experience requirements. The Certified Legal Assistant (CLA) designation is awarded to individuals who pass the two-day examination issued by the National Association of Legal Assistants. Paralegals with a bachelor's degree and at least two years of experience qualify for the Paralegal Advanced Competency Exam. Those who pass this examination may use the Registered Paralegal (RP) designation.

Aspiring paralegals must have good research and investigative skills. An understanding of legal terminology is very important. Strong communication skills are needed to document and present findings to the supervising attorney. Paralegals should also be familiar with the application of computers in legal research. To expand and update their legal knowledge, many paralegals participate in continuing education seminars.

Experienced paralegals assume varied tasks with additional responsibilities and less supervision. In time, they may be promoted to supervisory or managerial positions. To increase their chances for advancement, some individuals transfer to another law firm.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of paralegals include abstractors, law clerks, claim examiners, compliance officers, enforcement inspectors, occupational safety & health workers, patent agents, and title examiners.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- National Federation of Paralegal Associations, 2517 Eastlake Ave. East, Suite 200, Seattle, WA 98102. Internet: <http://www.paralegals.org>
- American Association for Paralegal Education, 407 Wekiva Springs Rd., Suite 241, Longwood, FL 32779. Internet: <http://www.aafpe.org>
- National Association of Legal Assistants, Inc., 1516 South Boston St., Suite 200, Tulsa, OK 74119. Internet: <http://www.nala.org>

Payroll & Timekeeping Clerks

SOC CODE: 43-3051

Significant Points

- Most employers prefer to hire computer-literate applicants who have a high school diploma.
- Necessary skills are acquired through on-the-job training.
- Technological advancements allow many tasks to be partially or completely automated.

Nature of the Work

- Payroll & timekeeping clerks ensure that employees receive accurate paychecks in a timely manner. When inaccuracies occur, these workers research and correct the errors.

Payroll clerks screen timecards for calculating, coding and other errors. Computers are then used to calculate an employee's net earnings from their gross wages. Other duties may include recording address changes, closing inactive files and offering advice on mandatory payroll deductions.

Timekeeping clerks distribute and collect timecards each pay period. When appropriate, these clerks make sure that recorded hours are charged to the correct job, so that clients can be properly billed.

- Large corporations usually employ specific people to handle payroll and timekeeping functions. Within smaller offices, these functions may be performed by a general office clerk, secretary or accounting clerk.

Working Conditions

- Most payroll & timekeeping clerks work regular business hours. Occasional overtime may be required.
- Work is usually performed in a comfortable office setting. Individuals who review data may sit for extended periods of time.
- Use of computers on a daily basis can result in eyestrain, muscle strain, headaches or wrist problems.

Employment

- Payroll & timekeeping clerks held about 214,400 jobs in 2004 in the United States and approximately 8,190 jobs in Pennsylvania.
- Although employed in almost every industry group, almost 47 percent were employed with service-providing establishments. Another 17 percent worked in the manufacturing sector. Construction companies, wholesalers and retail shops also employed a significant number of payroll & timekeeping clerks.
- The following table includes the industry groups that employed the most payroll & timekeeping clerks in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	3,820	46.7%
Manufacturing	1,350	16.5%
Construction	710	8.6%
Wholesale & Retail Trade	630	7.7%
Government	430	5.3%

Job Outlook

- Employment of payroll & timekeeping clerks in Pennsylvania is expected to grow from approximately 8,190 in 2004 to approximately 8,810 in 2014. Payroll and timekeeping clerks can expect about 62 openings due to growth and about 217 replacement openings for approximately 279 total annual openings.
- Technological advancements allow many tasks to be partially or completely automated. As a result, fewer payroll & timekeeping clerks will be needed.
- Many individuals use these positions as steppingstones to higher-level accounting jobs.

Earnings

Average hourly earnings of payroll & timekeeping clerks in Pennsylvania were \$14.80 in 2005. The entry-level rate in 2005 was \$10.42 while an experienced payroll or timekeeping clerk made \$16.99.

Training, Other Qualifications and Advancement

When filling payroll & timekeeping clerk positions, most employers prefer to hire computer-literate applicants who have a high school diploma or equivalent education. A working knowledge of word processing and spreadsheet software is also highly beneficial.

Necessary skills can be learned through high school, business school or community college training programs. Typical courses include typing, word processing, shorthand and record management. However, most payroll & timekeeping clerks acquire their skills through on-the-job training. Newly hired workers learn about company policies and procedures from a supervisor or other experienced clerk. Formal classroom training may be required in order to learn about specific computer software.

To avoid making errors, payroll & timekeeping clerks should be careful and detail-oriented. Because they frequently handle confidential materials, workers should also be discreet and trustworthy. A strong aptitude for numbers is essential. Ambitious clerks take on additional duties, which can result in higher pay or increased advancement opportunities. In fact, most organizations fill administrative and managerial openings by promoting individuals from within the company. With additional experience and education, some payroll & timekeeping clerks become accountants.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of payroll & timekeeping clerks include tellers, statistical clerks, receiving clerks, medical record clerks, hotel desk clerks, credit clerks, reservation clerks, and transportation ticket agents.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>

Postal Clerks & Mail Carriers

SOC CODES: 43-5051, 43-5052 and 43-5053

Significant Points

- Applicants must be at least 18 years old and citizens of the United States.
- Keen competition is expected because the number of qualified applicants far outpaces the number of openings.

Nature of the Work

- **Postal clerks** wait on customers and ensure that incoming mail is properly collected and paid for. Other duties include selling stamps, issuing money orders, weighing packages and answering customer questions.
- **Distribution clerks** sort mail for delivery to individual customers. They operate optical character readers (OCR) and bar code sorters to arrange mail by destination.
- **Mail carriers** are responsible for delivering and collecting mail over an established route. They may travel by foot, vehicle, or a combination of both. Other duties include collecting money for postage-due items and receipts for registered, certified and insured mail.

Working Conditions

- Postal clerks & mail carriers usually start early in the morning and are finished by early afternoon. However, many distribution clerks work evening and weekend shifts. Overtime is frequently required during peak delivery periods, such as holidays.
- In general, postal workers stand for long periods of time. Clerks usually work indoors while mail carriers face outdoor elements.
- Distribution clerks may feel stress to process large quantities of mail under tight production deadlines.
- Mail carriers face potential hazards in icy sidewalks, slick roads and attacking dogs.

Employment

- Postal clerks & mail carriers held about 619,000 jobs in 2004 in the United States and approximately 29,910 jobs in Pennsylvania.
- All postal clerks & mail carriers were employed with the U.S. Postal Service.

Job Outlook

- Employment of postal clerks & mail carriers in Pennsylvania is expected to decrease from approximately 29,910 in 2004 to approximately 27,890 in 2014. About 863 annual openings will result from replacement needs. Although no net employment growth is expected statewide, growth openings may occur in some areas.
- The use of electronic communications, increasing automation and private delivery companies will adversely impact the demand for postal clerks & mail carriers.
- Keen competition is expected because the number of qualified applicants far outpaces the number of openings.
- Employment levels fluctuate with the demand for mail services. When mail volume is high, overtime is more common and extra workers may be hired. Conversely, low mail volumes translate into curtailed overtime and casual worker layoffs.

Earnings

- In Pennsylvania, postal clerks & mail carriers earned \$41,700 to \$47,200 annually in 2005. Entry-level clerks earned between \$31,000 and \$40,400, while experienced workers were paid anywhere from \$47,000 to \$50,600.
- The following table includes the average annual, entry level, and experienced level wages in 2005 for postal clerks & mail carriers in Pennsylvania

Occupational Title	Average Annual Wage	Entry Level Wage	Experienced Level Wage
Postal Service Clerks	\$47,120	\$40,330	\$50,510
Postal Service Mail Carriers	\$45,160	\$35,510	\$49,990
Postal Service Mail Sorters & Processors	\$41,700	\$31,050	\$47,020

Training, Other Qualifications and Advancement

Postal clerks & mail carriers must be at least 18 years old and citizens of the United States. Qualification is based on a written examination that measures speed and accuracy at checking names and numbers as well as an applicant's ability to memorize distribution procedures. Candidates for employment must also pass a physical examination and drug test. For certain positions, individuals may be asked to demonstrate that they can lift and handle mail sacks that weigh 70 pounds. In addition to a valid driver's license and good driving record, aspiring mail carriers must pass a road test.

Because they frequently interact with the public, aspiring postal workers must be courteous and tactful. A good memory and the ability to read rapidly are important. Strong interpersonal skills are vital for individuals who work closely with other clerks.

Newly hired postal clerks and mail carriers receive on-the-job training from experienced workers. Many post offices offer classroom instruction on safety and defensive driving as well. Additional training is provided when new equipment or procedures are introduced.

Most postal workers begin with part-time, flexible schedules and earn full-time positions as vacancies occur. Full-time clerks and carriers may bid on their preferred assignments or routes. As their seniority increases, workers can look forward to receiving their preferred schedules or being promoted to higher-level positions. Experienced postal workers may advance to supervisory positions, which are filled on a competitive basis.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of postal clerks & mail carriers include mail clerks, file clerks, routing clerks, material moving equipment operators, clerk typists, cashiers, data entry keyers, messengers, merchandise deliverers, and delivery-route truck drivers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- United States Postal Service. Internet: <http://www.usps.com/>

Property & Real Estate Managers

SOC CODE: 11-9141

Significant Points

- Previous experience as a real estate agent may be beneficial.
- Opportunities should be best for individuals who obtain a college degree and professional designation.
- Most worked for real estate companies or were self-employed.

Nature of the Work

- Property & real estate managers maintain and increase the value of real estate investments. They handle all of the financial operations for the property. In addition, they make sure that all renting and advertising practices are not discriminatory.

Asset property managers supervise the preparation of financial statements and periodically report their findings to the owners.

Real estate asset managers direct the purchase, development, and disposition of real estate on behalf of the business and investors. They focus on long-term financial planning rather than day-to-day operations.

Community association managers oversee the daily affairs and maintenance of property and facilities that the homeowners own and use jointly.

On-site property managers are responsible for day-to-day operations for one piece of property. They routinely inspect the grounds, meet with prospective tenants, and enforce the terms of the lease agreement.

- Managers who work for land development companies acquire land and plan the construction of shopping centers, houses, apartments, office buildings or industrial parks.

Working Conditions

- Many property & real estate managers put in long work hours, especially when financial and tax reports are due. Evening hours may be required in order to attend meetings with residents, property owners, community associations and civic groups.
- Although their offices are clean and comfortable, most managers spend a lot of time away from their desks.
- In order to be available in case of an emergency, some apartment managers live in the complexes where they work. They usually receive time off in the middle of the week so that they are able to show apartments to prospective residents on the weekend.

Employment

- Property & real estate managers held about 361,200 jobs in 2004 in the United States and approximately 6,910 jobs in Pennsylvania.
- About 42 percent were self-employed. Another 40 percent worked for real estate companies.

Job Outlook

- Employment of property & real estate managers in Pennsylvania is expected to grow from approximately 6,910 in 2004 to approximately 7,360 in 2014. Property & real estate managers can expect about 45 openings due to growth and about 129 replacement openings for approximately 174 total annual openings.
- An aging population will increase the demand for assisted living and retirement communities. As a result, property managers with a background in the operation of health-related units will be needed.
- Employment levels will also be affected by projected expansions in the trade, finance, insurance, real estate and service industries. Additional employment growth will come from the expansion of existing facilities.
- Opportunities should be best for individuals who obtain a college degree and professional designation.

Earnings

- Average annual earnings of property & real estate managers in Pennsylvania were \$60,210 in 2005. The entry-level wage in 2005 was \$34,420 while an experienced property & real estate manager made \$73,110.
- As part of their compensation packages, resident managers may receive the use of an apartment. Likewise, property managers usually have access to a company car. Managers employed in land development usually receive a small percentage of ownership in the projects they develop.

Training, Other Qualifications and Advancement

Most people enter this field as an on-site or assistant manager. Previous experience as a real estate agent may be beneficial. However, employers are increasingly hiring inexperienced college graduates to fill entry-level positions. Newly hired individuals learn how to prepare budgets, analyze insurance coverage and market properties. In time, they may advance to positions with greater responsibility. Some experienced managers even open their own property management firms.

To improve their management skills and expand their knowledge, most companies encourage their employees to participate in a short-term training program conducted by professional and trade associations. Completion of these programs, combined with appropriate job experience and a passing score on the written examination can lead to certification or professional designation. Although it is voluntary for most property & real estate managers, certification is required for those who operate public housing facilities that are subsidized by the Federal Government. In addition to certification, real estate asset managers who buy and sell property must be licensed by the state in which they work.

Communication and financial skills are important to all property & real estate managers. Aspiring managers should also be able to deal tactfully with people. Resourcefulness and creativity are essential traits for those who specialize in land development. Individuals who are strong negotiators and good at analyzing data may transfer into real estate asset manager positions.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of property & real estate managers include real estate agents, real estate brokers, city managers, administrative services managers, education administrators, facilities managers, health services managers, hotel managers, and food service managers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- Institute of Real Estate Management, 430 N. Michigan Ave, Chicago, IL 60611. Internet: <http://www.irem.org>
- International Council of Shopping Centers, 1221 Avenue of the Americas, 41st Floor, New York, NY 10020-1099. Internet: <http://www.icsc.org>
- Building Owners and Managers Association International, 1201 New York Ave. NW, Suite 300, Washington, DC 20005. Internet: <http://www.boma.org>
- Community Associations Institute, 225 Reinekers Ln., Suite 300, Alexandria, VA 22314. Internet: <http://www.caionline.org>
- National Apartment Association, 201 N. Union St., Suite 200, Alexandria, VA 22314. Internet: <http://www.naahq.org>
- National Association of Residential Property Managers, PO Box 140647, Austin, TX 78714-0647. Internet: <http://www.narpm.org>
- Building Owners and Managers Institute, 1521 Ritchie Hwy, Arnold, MD 21012. Internet: <http://www.bomi-edu.org>

Receptionists & Information Clerks

SOC CODE: 43-4171

Significant Points

- Entry-level positions require a high school diploma or equivalent education.
- Opportunities should be best for individuals who have a wide range of clerical skills and previous experience.
-

Nature of the Work

- *Receptionists & information clerks* answer telephones, route calls, respond to customer inquiries, greet visitors and provide information about the organization. Specific responsibilities vary with employer.
- When they are not busy with callers or visitors, most are expected to perform a variety of office tasks including filing, opening mail, updating appointment calendars and basic bookkeeping.
- Multi-line telephone systems, personal computers and fax machines are just a few of the office machines used by receptionists & information clerks.

Working Conditions

- Many receptionists & information clerks work a 40-hour week, including evening and weekend shifts. Numerous part-time positions are available.
- Work areas are generally clean, well lit, and quiet.
- Use of computers and video display terminals on a daily basis can result in eyestrain.

Employment

- Receptionists & information clerks held about 1.1 million jobs in 2004 in the United States and approximately 50,580 jobs in Pennsylvania.
- Although employed in almost every industry group, more than three-quarters were employed with service-providing establishments, primarily in the health care sector. Another 7 percent worked for wholesalers and in retail shops.

Job Outlook

- Employment of receptionists & information clerks in Pennsylvania is expected to grow from approximately 50,580 in 2004 to approximately 57,560 in 2014. Receptionists & information clerks can expect about 698 openings due to growth and about 1,243 replacement openings for approximately 1,941 total annual openings.
- Opportunities should be best for individuals who have a wide range of clerical skills and previous experience.
- During periods of economic downturn, receptionists & information clerks are less likely to be laid off than other clerical workers.

Earnings

Average annual earnings of receptionists & information clerks were \$22,190 in 2005. The entry-level wage in 2005 was \$15,350 while an experienced receptionist or information clerk made \$25,610.

Training, Other Qualifications and Advancement

Although hiring requirements for receptionists & information clerks vary by organization, most employers prefer to hire applicants who have a high school diploma or equivalent education. Necessary training often occurs on-the-job. Supervisors and experienced clerks teach new employees how to greet visitors, operate telephone systems, and distribute mail. After their initial training is completed, many receptionists & information clerks receive periodic instruction on new policies and procedures.

A pleasant personality, clear speaking voice, and professional appearance are very important for receptionists & information clerks, who frequently deal with the public. Familiarity with computers is essential. Fluency in a foreign language can be beneficial.

Many organizations elect to fill open positions by promoting qualified individuals from within the company. Experienced receptionists & information clerks may advance to secretarial or administrative assistant positions that have increased responsibilities or supervisory duties. Advancement opportunities will be strongest for those who obtain additional skills or training. For certain managerial positions, a college degree may be required.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of receptionists & information clerks include dispatchers, security guards, tellers, counter & rental clerks, telephone operators, records processing clerks, survey workers, ushers, and lobby attendants.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- International Association of Administrative Professionals, 10502 NW Ambassador Dr., P.O. Box 20404, Kansas City, MO 64195-0404. Internet: <http://www.iaap-hq.org>

Secretaries

SOC CODES: 43-6011, 43-6012, 43-6013 and 43-6014

Significant Points

- Employers prefer to hire high school graduates with computer and typing skills.
- Those with previous experience should enjoy the best job prospects.

Nature of the Work

- Secretaries are responsible for a variety of administrative and clerical duties necessary to run an organization efficiently. Specific job duties will vary with experience and title.
 - General secretaries* schedule appointments, organize files, provide information, train staff, manage projects, and produce correspondence.
 - Executive secretaries and administrative assistants* handle more complex tasks, such as conducting research, preparing statistical reports, training employees, and supervising other clerical staff.
 - Legal secretaries* prepare legal papers, review legal journals, and assist with legal research.
 - Medical secretaries* transcribe dictation and assist physicians with reports, articles, and speeches. They must be familiar with insurance rules, billing practices, and hospital procedures.
 - Technical secretaries* maintain technical libraries and gather materials for scientific papers. They assist engineers and scientists.
- To complete their duties, secretaries must be familiar with a wide variety of office equipment, including fax machines, photocopiers, telephone systems, and personal computers.

Working Conditions

- Most secretaries work a standard 40-hour week. However, part-time and temporary work is available. Some workers participate in job-sharing arrangements, where two people divide the responsibilities of a single job.
- Secretaries spend most of their day in an office environment, usually sitting behind a desk.
- Workers who spend a lot of time typing may encounter eyestrain, stress, and repetitive motion problems.

Employment

- Secretaries held about 4.1 million jobs in 2004 in the United States and approximately 202,760 jobs in Pennsylvania.
- Over 63 percent of all secretaries were employed in the services sector, mainly in health care, education and professional services. Others worked for finance, insurance, construction and manufacturing companies.
- The following table includes the industry groups that employed the most secretaries in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Health Care	34,702	17.1%
Educational Services	33,219	16.4%
Professional Services	28,327	14.0%
Other Services	16,369	8.1%
Finance & Insurance	15,301	7.5%
Construction	10,988	5.4%

Job Outlook

- Employment of secretaries in Pennsylvania is expected to grow from approximately 202,760 in 2004 to approximately 214,370 in 2014. Secretaries can expect about 1,161 openings due to growth and about 3,883 replacement openings for approximately 5,044 total annual openings.
- Employment growth will vary by industry, with better than average opportunities in health, legal and business services industries. Growth in many other industries is expected to remain flat.
- Increased levels of office automation and organizational restructuring will increase worker productivity but may also contribute to decline in overall employment levels. However, many secretarial duties are of a personal and

interactive nature. Because technology cannot substitute for personal skills, secretaries will continue to play a key role in most organizations.

- Job openings should be plentiful for qualified secretaries with previous experience.

Earnings

- In Pennsylvania, secretaries averaged \$26,000 to \$37,000 annually in 2005. Entry-level secretaries earned between \$17,000 and \$25,000, while experienced secretaries were paid anywhere from \$29,000 to \$43,000. Legal secretaries earned the highest wages at all levels of experience.
- The following chart includes the average annual, entry level, and experienced level wages in 2005 for various secretaries in Pennsylvania.

Occupational Title	Average Annual Wage	Entry Level Wage	Experienced Level Wage
Executive Secretaries & Administrative Assistants	\$35,790	\$24,510	\$41,430
Legal Secretaries	\$36,590	\$24,640	\$42,570
Medical Secretaries	\$26,260	\$19,670	\$29,550
Secretaries	\$27,100	\$17,980	\$31,660

Training, Other Qualifications and Advancement

When filling entry-level secretarial positions, employers look for high school graduates with basic computer and typing skills. To prepare written reports and letters, secretaries need a fair knowledge of spelling, punctuation, and grammar. Shorthand experience may also be required. Communication and interpersonal skills are necessary when dealing with people. Technological advances in the office environment require people who are adaptable, versatile, and willing to attend training classes. Important traits for secretaries in higher-level positions include discretion, good judgment, organizational ability, and initiative.

Formal secretarial training programs are offered in high schools, business schools, vocational-technical institutes, and community colleges. Some temporary help agencies also provide training in computer and office skills. In addition, specialized programs are available for aspiring medical and legal secretaries. However, most secretarial skills are acquired through on-the-job instruction.

Secretaries with two years of experience may apply for certification through the International Association of Administrative Professionals (IAAP). Applicants who pass the IAAP examination are awarded the Certified Professional Secretary (CPS) designation. Legal secretaries have many certification options. For those with no formal experience, an Accredited Legal Secretary (ALS) credential is available through the National Association of Legal Secretaries. This organization also administers the Professional Legal Secretary (PLS) examination for those with 3 years of experience. Legal Secretaries International confers the designation of Board Certified Civil Trial Legal Secretary to applicants with 5 years of law-related experience and a passing grade on the examination.

Advancement opportunities, usually in the form of increased responsibilities, come with experience and additional education. Experienced secretaries may be promoted to senior secretary, executive secretary, clerical supervisor, or office manager positions. Secretarial experience can also lead to jobs as instructors or sales representatives. With additional training, many legal secretaries become paralegals.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of secretaries include bookkeeping, accounting, and auditing clerks; receptionists and information clerks; court reporters; computer operators; data entry and information processing workers; paralegals and legal assistants; medical assistants; medical records and health information technicians; and human resource assistants.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- International Association of Administrative Professionals, 10502 NW Ambassador Dr., PO Box 20404, Kansas City, MO 64195-0404. Internet: <http://www.iaap-hq.org>
- National Association of Legal Secretaries, 314 E. 3rd St., Suite 210, Tulsa, OK 74120. Internet: <http://www.nals.org>

Shipping, Receiving & Traffic Clerks

SOC CODE: 43-5071

Significant Points

- A high school diploma is required for entry-level positions.
- Increased use of computers and automated equipment will slow growth.
- Many job openings are created from employee turnover.

Nature of the Work

- Shipping, receiving & traffic clerks keep records of all goods that are shipped and received. Specific duties will depend on the size of the establishment as well as the level of automation.
Shipping clerks are responsible for preparing and verifying all outgoing shipments. Some also move the goods from the plant to the shipping dock.
Receiving clerks use the original orders and accompanying invoice to determine whether orders have been filled correctly. They may route shipments to the proper department, stockroom or warehouse.
Traffic clerks maintain records on the destination, weight and charges of all incoming and outgoing freight.
- Computers handle many shipping and receiving duties. However, clerks in smaller companies still maintain records and prepare shipments by hand.

Working Conditions

- A typical workweek for shipping, receiving & traffic clerks is Monday through Friday. However, evening and weekend hours may be required.
- Work is usually performed in warehouses and stockrooms. Some time may be spent outside on loading docks.
- This work can be very strenuous since most of the clerk's time is spent standing, bending, walking and stretching. Although smaller items are moved by hand, mechanical equipment is used for heavier items.

Employment

- Shipping, receiving & traffic clerks held about 751,000 jobs in 2004 in the United States and approximately 31,270 jobs in Pennsylvania.
- Over 43 percent worked for wholesalers and retail establishments. Another 31 percent were employed with manufacturing companies. Others worked in the transportation and warehousing sector.
- The following table includes the industry groups that employed the most shipping, receiving & traffic clerks in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Wholesale & Retail Trade	13,570	43.4%
Manufacturing	9,690	31.0%
Transportation & Warehousing	2,420	7.7%
Administrative Support	1,640	5.2%

Job Outlook

- Employment of shipping, receiving & traffic clerks in Pennsylvania is expected to decrease from approximately 31,270 in 2004 to approximately 30,860 in 2014. About 642 annual openings will result from replacement needs. Although no net employment growth is expected statewide, growth openings may occur in some areas.
- Employment growth will continue to be adversely affected by the growing use of computers and automation, which has increased worker productivity.
- Because this is an entry-level occupation, many job openings will be created by normal career progression.

Earnings

Average hourly earnings of shipping, receiving & traffic clerks in Pennsylvania were \$13.21 in 2005. The entry-level rate in 2005 was \$8.67 while an experienced shipping, receiving & traffic clerk made \$15.49.

Training, Other Qualifications and Advancement

Shipping, receiving & traffic clerk jobs are primarily entry-level positions that require a high school diploma and very little experience. However, some employers prefer to hire those who are familiar with computers and other electronic office equipment. Applicants who have completed a business course may have an advantage.

Newly hired shipping, receiving & traffic clerks undergo informal, on-the-job training. Depending on the complexity of the job, training may last anywhere from several days to a few months. Trainees usually start with basic duties, such as checking the items to be shipped. They may also verify addresses and attach mailing labels to packages. New clerks also learn how to operate the automated equipment.

Strength, stamina and the ability to perform repetitive tasks are important characteristics for shipping, receiving & traffic clerks. Good oral and written communication skills are also essential. Other clerical skills, such as typing and filing, could be beneficial.

Advancement opportunities often vary with the place of employment. Experienced shipping, receiving & traffic clerks may be promoted to head clerk. With additional training, some advance to warehouse manager or purchasing agent positions. Others choose to enter a related field such as industrial traffic management.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of shipping, receiving & traffic clerks include stock clerks, material clerks, distributing clerks, routing clerks, expeditors, and order fillers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- National Retail Federation, 325 7th St. NW, Suite 1100, Washington, DC 20004. Internet: <http://www.nrf.com/>

Tellers

SOC CODE: 43-3071

Significant Points

- Employers prefer applicants who have a high school education and some previous cash handling experience.
- Opportunities will be best for individuals seeking part-time positions.
- An increasing number of tellers work outside the traditional bank setting.

Nature of the Work

- **Tellers** conduct routine transactions such as cashing checks, processing deposits, accepting payments and selling savings bonds. In addition, they may be responsible for replenishing and balancing automated teller machines (ATMs).
- Prior to their shift, tellers receive an amount of working cash for their drawer. Individuals are responsible for the safe and accurate handling of these funds. Before leaving at the end of the day, tellers count their cash on hand and make sure their drawer is in balance.
- Many banks offer additional products and increasingly complex financial services. Tellers must be familiar with these offerings in order to briefly explain them to interested customers.

Working Conditions

- Most tellers work weekdays, although some evening and weekend hours may be required. Part-time schedules with flexible hours are also available.
- Teller jobs are characterized by continual customer interaction and long periods of standing. Smaller banks allow tellers the opportunity to provide more personalized service in a less hectic environment.
- An increasing number of tellers work in branches outside of the traditional bank setting.

Employment

- Tellers held about 558,100 jobs in 2004 in the United States and approximately 25,180 jobs in Pennsylvania.
- The majority, over 92 percent, worked for commercial banks. Others were employed with savings institutions and credit unions.

Job Outlook

- Employment of tellers in Pennsylvania is expected to grow from approximately 25,180 in 2004 to approximately 27,740 in 2014. Tellers can expect about 256 openings due to growth and about 1,241 replacement openings for approximately 1,497 total annual openings.
- Bank mergers have adversely affected the employment levels of tellers. The increased use of ATM's, direct deposit, and electronic banking has also reduced the need for tellers to perform routine transactions.
- Non-traditional branch offices, such as those found in grocery stores and shopping malls, are small and usually staffed by individuals who are trained as customer service representatives. As a result, tellers who can provide a variety of financial services will be in greatest demand.
- Opportunities should be best for applicants seeking part-time positions.

Earnings

- Average annual earnings of tellers in Pennsylvania were \$20,230 in 2005. The entry-level wage in 2005 was \$16,020 while an experienced teller made \$22,330.
- Tellers may receive incentives for introducing customers to other products and services offered by the bank.

Training, Other Qualifications and Advancement

When filling open positions, most banks prefer to hire applicants who have a high school education and some previous cash handling experience. Employers also look for individuals with strong communication skills and an aptitude for math. In some metropolitan areas, knowledge of a second language may be beneficial.

Newly hired tellers have often transferred from other occupations. Within larger banks, trainees receive at least one week of formal classroom training followed by several weeks of on-the-job exposure. Smaller organizations rely more heavily upon on-the-job training. In addition to basic instructions, many banks now include extensive training in bank products, sales skills and equipment operation.

The American Institute of Banking and the Institute of Financial Education offer teller training courses (both classroom and correspondence). These programs draw from individuals interested in banking as well as experienced workers who wish to update their skills. Completion of these courses can enhance employment and advancement opportunities. To encourage this formal training, many banks refund tuition fees for successfully completed courses.

Aspiring tellers should be courteous, attentive and patient when interacting with the public. Although most of their work is performed independently, a teller's record keeping is closely supervised. Therefore, individuals must pay close attention to detail when completing a transaction. Maturity and tact are also important when helping customers make a financial decision.

Advancement opportunities are very good for well-trained, motivated employees. Experienced tellers may advance to head teller, customer service representative or new accounts clerk positions. Others obtain the licenses that are needed to sell insurance products. Individuals with some college education or other specialized training may be promoted to managerial positions.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of tellers include new accounts clerks, cashiers, toll collectors, post office clerks, auction clerks, and ticket sellers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Bankers Association, 1120 Connecticut Ave. NW, Washington, DC 20036.
Internet: <http://www.aba.com>

Urban & Regional Planners

SOC CODE: 19-3051

Significant Points

- Entry-level positions often require a master's degree.
- Opportunities will be best in affluent, rapidly growing communities.
- Certification is available for qualified planners.

Nature of the Work

- *Urban & regional planners* analyze traffic congestion, air pollution, population movements and the effect of change on a community. They confer with land developers, civic leaders and public officials to develop plans that provide for the growth and revitalization of communities.
- To ensure that all laws are obeyed, planners must be aware of economic and legal issues involved in zoning codes, building codes and environmental regulations.
- Within larger organizations, urban & regional planners may specialize in a single area. In smaller companies, workers must be able to perform various kinds of planning.
- Computers are often used to record data, analyze information and prepare reports. Computerized geographic information systems (GIS) enable planners to map land areas and overlay maps with geographic variables.

Working Conditions

- Most urban & regional planners work a standard 40-hour week. Evening and weekend hours may be required to attend meetings or public hearings.
- Travel may be necessary to inspect the land that is under consideration for development or regulation.
- Planners may experience the pressures of deadlines and tight work schedules. Special interest groups affected by the proposals may generate additional pressure.

Employment

- Urban & regional planners held about 32,220 jobs in 2004 in the United States and approximately 910 jobs in Pennsylvania.
- Almost three-quarters were employed with government agencies, primarily at the local level. Others worked for companies that provide architectural and engineering consulting services.

Job Outlook

- Employment of urban & regional planners in Pennsylvania is expected to grow from approximately 910 in 2004 to approximately 970 in 2014. Urban & regional planners can expect about 6 openings due to growth and about 30 replacement openings for approximately 36 total annual openings.
- Employment growth will be stimulated by an increased demand for planning services. Historic preservation and re-development projects should provide additional job openings.
- Opportunities will be best in affluent, rapidly expanding communities.
- Because most urban & regional planners work for government agencies, budgetary constraints can greatly affect employment levels. However, job openings are expected in private industry.

Earnings

Average annual earnings of urban & regional planners in Pennsylvania were \$48,940 in 2005. The entry-level wage in 2005 was \$30,540 while an experienced planner made \$58,140.

Training, Other Qualifications and Advancement

When filling urban & regional planner positions, most employers prefer to hire applicants who have a master's degree. Although graduates with a bachelor's degree may qualify for some entry-level positions, their advancement opportunities are usually limited.

Many colleges and universities offer accredited programs in planning. Graduate programs usually last two years. During that period, students spend considerable time gathering hands-on experience in design studios and workshops. Additional time is spent working as an intern in an actual planning office. This internship provides students with invaluable experience and may lead to a full-time position after graduation.

Certification is available for individuals who have the appropriate combination of education and professional experience. Qualified applicants must pass a written examination. Planners who are certified may have an advantage during promotion opportunities.

Aspiring planners must be able to visualize spatial relationships, adjust to new ideas, and make constructive recommendations. Effective oral and written communication skills are essential. Knowledge of computer models and statistical techniques is also important for anyone interested in this field.

As experience is gained, urban & regional planners receive assignments that require a higher degree of independent judgment. Further advancement may occur through a transfer to a larger jurisdiction or into related occupations, such as director of community or economic development.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of urban & regional planners include architects, landscape architects, civil engineers, environmental engineers, and geographers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- American Planning Association, 122 S. Michigan Ave., Suite 1600, Chicago, IL 60603.
Internet: <http://www.planning.org>
- Association of Collegiate Schools of Planning, 6311 Mallard Trace, Tallahassee, FL 32312.
Internet: <http://www.acsp.org>

Word Processors, Typists & Data Entry Keyers

SOC CODES: 43-9021 and 43-9022

Significant Points

- A high school diploma and minimum typing speed is often required.
- Technological advancements and job outsourcing will adversely affect employment demand.
- Opportunities will be best for individuals with strong technical skills.

Nature of the Work

- **Word processors** use computers to record, edit, store and revise printed materials.
- **Typists** make neat, typed copies of materials written by other workers. Senior typists may work with highly technical material, combine information from different sources or prepare master copies.
- **Data entry keyers** input lists of items, numbers or other data into computers. They may also manipulate existing data, edit current information or proofread new entries for accuracy.
- When they are not completing typing tasks, these individuals are expected to perform other office duties, such as answering telephones and operating office machinery.

Working Conditions

- Most word processors, typists & data entry keyers work a standard 40-hour week.
- Individuals may sit for extended periods of time.
- Use of computers on a daily basis can result in eyestrain, muscle strain, headaches or wrist problems. To help prevent these ailments, many offices have designed comfortable workstations and scheduled exercise breaks.

Employment

- Word processors, typists & data entry keyers held about 524,800 jobs in 2004 in the United States and approximately 32,600 jobs in Pennsylvania.
- Over 46 percent worked for service-providing companies, primarily in temporary help and employment placement agencies. About 26 percent were employed with government agencies.
- The following table includes the industry groups that employed the most word processors, typists & data entry keyers in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Services	15,080	46.2%
Federal, State & Local Government	8,430	25.9%
Finance & Insurance	2,990	9.2%
Wholesale & Retail Trade	1,600	4.9%

Job Outlook

- Employment of word processors, typists & data entry keyers in Pennsylvania is expected to decrease from approximately 32,600 in 2004 to approximately 29,250 in 2014. About 746 annual openings will result from replacement needs. Although no net employment growth is expected statewide, it may occur in some areas.
- Technological advancements will adversely affect the demand for word processors, typists & data entry keyers. Personal computers allow workers to prepare their own reports and enter their own data.
- Outsourcing will also affect employment levels. Prospects should be best for those with strong technical skills.

Earnings

- Average annual earnings of data entry keyers were \$24,220 in 2005. The entry-level wage in 2005 was \$18,300 while an experienced data entry keyer made \$27,170.
- Average annual earnings of word processors & typists were \$28,430 in 2005. The entry-level wage in 2005 was \$21,530 while an experienced word processor or typist made \$31,880.

Training, Other Qualifications and Advancement

When filling entry-level positions, most employers prefer to hire high school graduates who meet the company's minimum typing speed requirement. Previous training or experience in word processing or data entry is increasingly important. Aspiring word processors, typists, or data entry keyers should also have strong spelling, punctuation and grammar skills. A familiarity with standard office equipment can be beneficial.

Necessary skills in keyboarding and computer software can be acquired through high schools, community colleges, business schools, temporary help agencies and self-teaching aides. Large companies and government agencies also have training programs that provide current employees with an opportunity to upgrade their skills.

Many individuals gain their first work experience through these occupations. In fact, this work frequently serves as a steppingstone to jobs with increased responsibilities and earnings. Experienced workers may transfer to other clerical jobs, such as secretaries or statistical clerks. Some are promoted to supervisory positions in a word processing or data entry center.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of word processors, typists & data entry keyers include secretaries, stenographers, court reporters, medical transcriptionists, dispatchers, telephone operators, and computer operators.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>

Public Safety

Public Safety Introduction

This portion of the Handbook focuses on careers in the Public Safety career cluster. This includes occupations in the Armed Forces, firefighting, law enforcement and security. As America enters a new era in public safety, these occupations can be expected to be in greater demand than in recent years.

The Armed Forces should present good opportunities for applicants who meet designated standards for admittance. All branches require a high school diploma or equivalent for enlisted personnel and a bachelor's or advanced degree for officers. Educational requirements will continue to rise as military jobs become more difficult and complex.

The events of September 11, 2001 revealed the important role that firefighters play in protecting the public in a variety of crises, including fighting fires, rescue efforts and medical emergencies. This essential profession generally requires a high school education along with passing a written exam, physical tests and a medical examination.

In this age of increased national security, the role of police officers and security guards has taken on added importance as well. Based on recent projections, job openings in public safety will be greatest in these two occupations (Armed Forces not included). The largest number of openings will arise in urban communities with higher population densities and higher crime rates.

Job openings in the above-mentioned occupations should be plentiful at the federal, state and local levels. Agencies such as the Department of Transportation and the Department of Homeland Security, along with the Armed Forces, will increase employment levels in an effort to keep America safe.

Public Safety Occupations

The occupations in green are either new to this edition or have had a name change since the last.

Correctional Officers

Private Detectives & Investigators

Dispatchers

Security Guards

Firefighting Workers

Job Opportunities in the Armed Forces

Police & Detectives

Auxiliary aids and services are available upon request to individuals with disabilities.
Equal Opportunity Employer/Program

Contact the Center for Workforce Information & Analysis for alternate formats at workforceinfo@state.pa.us,
(717) 787-6466 or toll-free at 1-877-493-3282.

Correctional Officers

SOC CODE: 33-3012

Significant Points

- Entry-level requirements include a high school diploma, clean criminal record and U.S. citizenship.
- Many worked for government agencies.
- Layoffs are rare because of a continuously increasing inmate population.

Nature of the Work

- *Correctional officers* enforce the rules and regulations of a jail, reformatory or penitentiary. They oversee individuals who are awaiting trial as well as those who have already been convicted.
- Periodic inspections are conducted to check the facility for unsanitary conditions, contraband, fire hazards and signs of tampering. Officers also inspect the mail and incoming visitors for prohibited items.
- The conduct, activities and work patterns of inmates are recorded in oral and written reports.

Working Conditions

- Most correctional officers work a 40-hour week. Rotating shifts are needed to accommodate evening, weekend and holiday work. Overtime hours may also be required.
- Depending on the specific job duties, officers may work indoors or outdoors. Facilities may be comfortable and well lit or overcrowded and noisy.
- Work can be stressful and hazardous. While carrying out their daily duties, numerous correctional officers are injured in confrontations with inmates each year.

Employment

- Correctional officers held about 428,900 jobs in 2004 in the United States and approximately 15,960 jobs in Pennsylvania.
- Over 99 percent were employed with government agencies. Many worked in regional jails (39.6 percent), state prisons (52.9 percent), or federal penitentiaries (7.5 percent). A few worked for correctional institutions operated by private organizations.

Job Outlook

- Employment of correctional officers in Pennsylvania is expected to decrease slightly from approximately 15,960 in 2004 to approximately 15,860 in 2014. About 331 annual openings will result from replacement needs. Although no net employment growth is expected statewide, growth openings may occur in some areas.
- Employment demand will be spurred by an increasing public concern about crime, the adoption of longer sentencing terms and a reduction in parole opportunities.
- Employment growth might be slowed by budgetary constraints.
- Layoffs are rare because of a continuously increasing inmate population.

Earnings

- Average annual earnings of correctional officers in Pennsylvania were \$39,060 in 2005. The entry-level wage in 2005 was \$28,730 while an experienced correctional officer made \$44,220.
- Retirement benefits are liberal for correctional officers. Individuals who are 50 years old and have 20 years of active service are eligible to retire. Likewise, workers with 25 years of active service can retire at any age.

Training, Other Qualifications and Advancement

When hiring new correctional officers, employers look for high school graduates who are at least 18 years old. Interested applicants must be U.S. citizens and have a clean criminal record. Candidates for employment must also meet the formal standards of physical fitness, eyesight and hearing. Many jurisdictions use standardized tests to determine an individual's suitability to work in a correctional environment. Good judgment and the ability to act quickly are indispensable traits. Applicants may be screened for drug abuse, subjected to background checks and required to pass a written examination.

Many federal, state and local departments of corrections provide training for correctional officers. These programs are based on the guidelines that have been established by the American Correctional Association and the American Jail Association. After completing the formal program, newly hired correctional officers typically receive

several weeks or months of on-the-job training. Many agencies also require their officers to be proficient with firearms and self-defense skills.

Some correctional officers are members of tactical response teams. These teams are specially trained to handle disturbances, hostage situations and other potentially dangerous confrontations. Team members undergo a period of practical training with weapons, chemical agents, forced entry methods and crisis management.

Individuals who have appropriate training and experience may be promoted to sergeant positions. Advancement opportunities may be enhanced for those who obtain a postsecondary education. In time, experienced correctional officers can advance to supervisory, administrative or warden positions. Others transfer to related occupations, such as probation or parole officer.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of correctional officers include detectives, security guards, police officers, deputy sheriffs, probation officers, and parole officers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- Federal Bureau of Prisons, 320 First St. NW, Washington, DC 20534. Internet: <http://www.bop.gov>
- American Jail Association, 1135 Professional Ct., Hagerstown, MD 21740-5853.
Internet: <http://www.corrections.com/aja>

Dispatchers

SOC CODES: 43-5031 and 43-5032

Significant Points

- A high school diploma is required for this entry-level position.
- Job opportunities will be best for individuals with computer skills and previous experience.
- Voluntary certification is available for public safety dispatchers.

Nature of the Work

- Dispatchers receive service requests and initiate the necessary actions to provide that service. They usually prepare detailed reports on all activities that occur during their shift.
- Regardless of where they work, all dispatchers are assigned to a specific territory. Within larger companies, many dispatchers work in teams.

Police, fire, and ambulance dispatchers, also called public safety dispatchers, monitor the location of emergency services personnel. They may provide first aid instructions while the caller is waiting for help.

Truck dispatchers coordinate the movement of trucks and freight between cities.

Bus dispatchers make sure that buses stay on schedule. They may arrange for repairs to restore service.

Train dispatchers ensure the timely and efficient movement of trains.

Taxicab dispatchers respond to requests for taxicab service.

Tow truck dispatchers take calls for emergency road service and relay them to a nearby service station.

Gas and water service dispatchers monitor gas lines and water mains. They send out service crews to take care of emergencies.

Working Conditions

- Most dispatchers work a 40-hour week. Alternative work schedules are necessary to accommodate evening, weekend, and holiday work.
- Dispatchers, who spend most of their day sitting in front of video display terminals, are susceptible to eyestrain and back discomfort.
- Because many calls come in at the same time, work can be hectic and stressful. Dispatchers must remain calm and in control of the situation.

Employment

- Dispatchers held about 266,200 jobs in 2004 in the United States and approximately 8,780 jobs in Pennsylvania.
- About 36 percent worked for state and local government agencies. Another 14 percent were employed with local and long distance trucking companies.
- The following table includes the industries that employed the most dispatchers in 2004 in Pennsylvania.

Industry	2004 Employment	Percent
Local Government	2,800	31.8%
General Freight Trucking	880	10.1%
State Government	400	4.6%
Specialized Freight Trucking	350	4.0%

Job Outlook

- Employment of dispatchers in Pennsylvania is expected to grow from approximately 8,780 in 2004 to approximately 9,110 in 2014. Dispatchers can expect about 32 openings due to growth and about 189 replacement openings for approximately 221 total annual openings.
- Individuals with computer skills and previous experience will have the best opportunities for employment as public safety dispatchers.
- Employment growth for dispatchers that are not involved in public safety can be sensitive to economic conditions. Layoffs and reduced work schedules may occur during economic downturns.

Earnings

- Average hourly earnings of public safety dispatchers in Pennsylvania were \$14.44 in 2005. The entry-level rate for a public safety dispatcher in 2005 was \$10.50 while an experienced public safety dispatcher made \$16.41.
- Average hourly earnings of other dispatchers in Pennsylvania were \$16.03 in 2005. The entry-level rate for dispatcher in 2005 was \$10.27 while an experienced dispatcher made \$18.90.

Training, Other Qualifications and Advancement

Dispatching jobs are primarily entry-level positions that require a high school diploma and very little experience. However, some employers prefer to hire those who are familiar with computers and other electronic office equipment. Applicants who have completed a business course may have an advantage.

Newly hired dispatchers undergo extensive on-the-job training. Under the supervision of an experienced dispatcher, trainees monitor calls and learn how to operate a variety of communications equipment. As they gain confidence, new dispatchers begin to handle calls themselves.

Civil service regulations usually govern public safety dispatching jobs. Candidates for these positions may be required to pass written, oral, and performance tests. Although there is no mandatory licensing requirement, several public safety organizations offer voluntary certification programs. Dispatchers who participate in these programs greatly improve their prospects for advancement.

Strong oral and written communication skills are essential. In addition, dispatchers must be able to work well under pressure. Other clerical skills, such as typing and filing, are also important. Public safety dispatchers are often required to reside in the city or county in which they are employed. Those who work in the transportation industry must be able to adapt to shipping disruptions caused by bad weather, road construction, or accidents.

Advancement opportunities vary with the place of employment. Dispatchers who work for private firms will find few opportunities. However, public safety dispatchers can be promoted to shift or division supervisor positions. Others move on to higher paying administrative jobs. A few become police officers or firefighters.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of dispatchers include air traffic controllers, communications equipment operators, customer service representatives, and transportation agents.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- National Academies of Emergency Dispatch, 139 E. South Temple, Suite 530, Salt Lake City, UT 84111. Internet: <http://www.emergencydispatch.org>
- Association of Public Safety Communications Officials International Inc., 351 N. Williamson Blvd., Daytona Beach, FL 32114-1112. Internet: <http://www.apcointl.org>
- Service Employees International Union, 1313 L St. NW, Washington DC 20005. Internet: <http://www.seiu.org>
- International Municipal Signal Association, 165 E. Union St., Newark, NY 14513. Internet: <http://www.imsasafety.org>

Firefighting Workers

SOC CODES: 33-1021, 33-2011, 33-2021 and 33-2022

Significant Points

- Candidates must pass written, physical and medical examinations.
- Keen competition is expected for job openings.
- Completion of some post-secondary training is increasingly important.

Nature of the Work

- **Firefighting workers** help protect the public by responding to fires and other emergencies that arise. Duties include connecting hoses, operating pumps and positioning ladders. Workers also rescue victims and administer emergency medical aid as needed.
- Between alarms, firefighting workers maintain equipment and conduct practice drills. They also prepare written reports on previous fire calls.
- **Fire investigators** determine where a fire originated and what caused it. They collect evidence, interview witnesses and prepare reports on cases where the cause may be arson or criminal negligence. Investigators are often called upon to testify in court.
- Most fire departments have a fire prevention division. These workers conduct structure inspections and ensure fire code compliance. They also work with developers and planners to approve plans for new buildings. Fire prevention personnel may speak before public assemblies and civic organizations.

Working Conditions

- When the alarm sounds, firefighting workers must respond rapidly. Many individuals work more than 50 hours per week, including weekends and holidays.
- Much time is spent at the fire station, which usually has features that are common to a residential facility.
- Firefighting workers risk death, injury and exposure to smoke. They may come in contact with poisonous, flammable, explosive or other hazardous materials. In an effort to reduce these dangers, firefighting workers wear protective gear that can be hot and very heavy.

Employment

- Firefighting workers held 352,600 jobs in 2004 in the United States and approximately 6,400 jobs in Pennsylvania. These employment figures do not include individuals who are volunteer firefighters.
- Most were employed by government agencies, primarily at the local level (94 percent). Larger cities employ many more professional firefighters than small towns.

Job Outlook

- Employment of firefighting workers in Pennsylvania is expected to grow from approximately 6,400 in 2004 to approximately 7,210 in 2014. Firefighting workers can expect about 81 openings due to growth and about 202 replacement openings for approximately 283 total annual openings.
- Employment growth will increase as many volunteer positions are converted to paid firefighting positions.
- Although the written examination and physical requirements eliminate many individuals, the number of qualified applicants is still expected to exceed the number of job openings. As a result, keen competition is expected in many areas.
- Layoffs are uncommon for firefighting workers. When forced to cut expenses, fire departments will usually postpone equipment purchases or refrain from hiring new personnel.

Earnings

- In Pennsylvania, firefighting workers averaged \$39,300 to \$56,700 annually in 2005. The entry-level earnings were between \$19,500 and \$45,700, while experienced firefighting workers were paid anywhere from \$48,900 to \$62,200.
- Firefighters often earn overtime for working extra shifts or special events.
- The following chart includes the average annual, entry level, and experienced level wages in 2005 for firefighting workers in Pennsylvania.

Occupational Title	Average Annual Wage	Entry Level Wage	Experienced Level Wage
Supervisors - Fire Fighting & Prevention	\$56,650	\$45,620	\$62,170
Fire Fighters	\$41,610	\$26,520	\$49,150
Fire Inspectors & Investigators	\$39,390	\$19,530	\$49,320
Forest Fire Inspectors & Prevention Specialists	N/A	N/A	N/A

- No Pennsylvania-specific information was available for forest fire inspectors & prevention specialists. However, the average salary nationwide for fire inspectors & prevention specialists in 2005 was \$38,360.
- Benefits usually include medical insurance, paid vacation time and sick leave. Many fire departments also provide protective clothing and dress uniforms.
- Most firefighting workers are covered by pension plans that provide retirement at half pay with 25 years of service or at any point if the worker is disabled in the line of duty.

Training, Other Qualifications and Advancement

Aspiring firefighting workers should be high school graduates who are at least 18 years of age. Candidates must pass written and medical examinations as well as various tests of strength, physical stamina, coordination and agility. Drug screening is also common. Individuals who receive the highest scores in all testing phases will have the best chances for employment.

Many fire departments offer accredited apprenticeship programs. These programs combine formal instruction with on-the-job training and usually last about five years. Training session may be sponsored by the National Fire Academy or conducted by the fire department itself. In addition to apprenticeships, many colleges and universities offer educational courses that lead to two-year or four-year degrees in fire engineering or fire science. Workers who complete these advanced training programs may receive tuition reimbursement or higher salaries.

Entry-level firefighters usually spend several weeks at the department's training facility. Participants receive classroom instruction and practical training in firefighting techniques, fire prevention, hazardous material control, local building codes and emergency medical procedures. After successfully completing their training, new firefighting workers undergo a probationary period.

Firefighting workers need courage, self-discipline, strength and endurance. Initiative and good judgment are essential traits for those forced to make decisions during an emergency. Mental alertness and mechanical aptitude are also important. Because they are part of a team, firefighting workers must be dependable and able to work well with others. Individuals should also have a strong sense of public service.

Experienced firefighters continue studying in order to improve their job performance and prepare for promotion examinations. Advancement opportunities usually depend on seniority, job performance, personal interviews and the results of written examinations. The line of promotion is usually engineer, lieutenant, captain, battalion chief, assistant chief, deputy chief and finally chief. For positions above battalion chief, a bachelor's degree is required.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of firefighting workers include police officers and emergency medical technicians.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- International Association of Firefighters, 1750 New York Ave. NW, Washington, DC 20006. Internet: <http://www.iaff.org>
- U.S. Fire Administration, National Fire Academy, 16825 S. Seton Ave., Emmitsburg, MD 21727. Internet: <http://www.usfa.fema.gov>

Police & Detectives

SOC CODES: 33-1012, 33-3011, 33-3021, 33-3031, 33-3041, 33-3051 and 33-3052

Significant Points

- Civil service regulations govern the appointment of most positions.
- Keen competition is expected in most agencies.
- Individuals with college training or military police experience may have an advantage.

Nature of the Work

- Police & detectives protect people's lives and property. They may work alone or with an assigned partner.
 - Police officers* direct traffic, arrest criminals, investigate crimes and provide first aid to accident victims. They also complete reports and maintain records that may be needed in court.
 - Detectives* are plainclothes investigators who gather facts and collect evidence for criminal cases. They conduct interviews, examine records and participate in arrests.
 - Sheriffs & deputy sheriffs* are elected officials who enforce the law at the county level. Those who provide security in city and county courts are also called bailiffs.
 - State police officers* patrol highways in order to enforce motor vehicle laws and regulations. They are frequently called upon to assist other law enforcement agencies.
- Some work with horseback, bicycle, motorcycle and harbor patrols. Others assist emergency response and special weapons and tactics (SWAT) teams.
- The Federal Government employs specialized law enforcement agents throughout agencies such as the Federal Bureau of Investigation (FBI), Drug Enforcement Administration (DEA), Immigration and Natural Service (INS), Bureau of Alcohol, Tobacco and Firearms (ATF), and Bureau of Diplomatic Security (BDS).
 - FBI agents* are responsible for investigating any violations that are sensitive to national security. They may conduct surveillance, examine business records or participate in undercover assignments.
 - DEA agents* enforce laws and regulations that relate to illegal drugs. Agents may conduct complex investigations, carry out surveillance and infiltrate illicit drug organizations.
 - U.S. marshals and deputy marshals* protect Federal courts and ensure the effective operation of the judicial system. They transport prisoners, protect witnesses and manage assets seized from criminal enterprises.
 - INS agents*, including border patrol agents and immigration inspectors, facilitate the entry of legal visitors and immigrants to the United States. They also detain and deport those arriving illegally.
 - ATF agents* review violations of alcohol and tobacco tax regulations as well as firearm laws.
 - Customs agents* investigate violations of narcotics smuggling, money laundering and customs fraud.
 - Customs inspectors* review all cargo, baggage, and other items that enter or leave the United States. They seize smuggled articles, intercept contraband and apprehend the violators.
 - U.S. Secret Service agents* protect the President, Vice President and their immediate families as well as Presidential candidates, ex-Presidents and foreign dignitaries visiting the United States.
 - BDS special agents* are engaged in the battle against terrorism. They advise ambassadors on all security matters and manage a complex range of security programs.

- Many agencies employ police and special agents with sworn arrest powers and the authority to carry firearms.

Working Conditions

- Most police & detectives are scheduled to work 40-hour weeks. Rotating shifts, usually based on seniority, are needed to accommodate evening, weekend and holiday work. Paid overtime is also common.
- Work can be dangerous and stressful. In fact, many law enforcement officers witness the death and suffering that result from accidents and criminal behavior.
- Federal agents frequently travel, often on very short notice. They may relocate several times over the course of their career.

Employment

- Police & detectives held about 870,400 jobs in 2004 in the United States and approximately 34,170 jobs in Pennsylvania.
- Most were employed by government agencies, primarily at the local level (79.7 percent). Some cities have very large police forces while smaller communities employ fewer than 25 officers each.

Job Outlook

- Employment of police & detectives in Pennsylvania is expected to grow from approximately 34,170 in 2004 to approximately 36,130 in 2014. Police & detectives can expect about 196 openings due to growth and about 896 replacement openings for approximately 1,092 total annual openings.
- Increasing public concern over crime will contribute to the increasing demand for police services. However, employment growth may be tempered by budgetary constraints.
- Keen competition is expected in most agencies since the number of applicants exceeds the number of job openings. Individuals with college training or military police experience may have an advantage.
- Opportunities will be best in urban communities, which have higher crime rates and offer lower salaries.
- Layoffs for police & detectives are uncommon. Those who are laid off usually have little difficulty finding employment with other agencies.

Earnings

- In Pennsylvania, police & detectives averaged \$26,000 to \$60,500 annually in 2005. The entry-level earnings were between \$18,100 and \$45,600, while experienced police & detectives were paid anywhere from \$30,000 to \$72,700.
- Total earnings frequently exceed the stated salary because of overtime payments.
- The following chart includes the average annual, entry level, and experienced level wages in 2005 for police & detectives in Pennsylvania.

Occupational Title	Average Annual Wage	Entry Level Wage	Experienced Level Wage
Supervisors - Police & Detectives	\$60,440	\$36,070	\$72,630
Bailiffs	N/A	N/A	N/A
Detectives & Criminal Investigators	\$59,530	\$45,590	\$66,490
Fish & Game Wardens	N/A	N/A	N/A
Parking Enforcement Workers	\$26,040	\$18,110	\$30,000
Police & Sheriff's Patrol Officers	\$48,400	\$31,630	\$56,780
Transit & Railroad Police	N/A	N/A	N/A

- No Pennsylvania-specific information was available for bailiffs. However, the average salary nationwide for bailiffs in 2005 was \$35,160.
- No Pennsylvania-specific information was available for fish & game wardens. However, the average salary nationwide for fish & game wardens in 2005 was \$43,360.
- No Pennsylvania-specific information was available for transit & railroad police. However, the average salary nationwide for transit & railroad police in 2005 was \$50,330.
- Benefits usually include medical insurance, paid vacation time and sick leave. Most police and sheriffs' departments also provide special allowances for uniforms.
- Most law enforcement workers are covered by liberal pension plans that provide retirement at half pay with 20 to 25 years of service.

Training, Other Qualifications and Advancement

Civil service regulations govern the appointment of most police & detectives. Interested applicants must be at least 20 years old and citizens of the United States. Candidates are also required to pass written and medical examinations as well as various tests of strength and agility. Eligibility also depends on the applicant's previous experience and educational background. Although a high school diploma is sufficient for most positions, an increasing number of applicants have completed some post-secondary training in law enforcement-related subjects.

Because personal characteristics such as honesty and integrity are especially important in law enforcement, candidates may be interviewed by senior staff, psychiatrists or psychologists. Some agencies also administer personality tests or lie detector examinations. Individuals who are selected for appointment may be tested for drug use. In fact, random drug testing is often a condition of continuing employment.

Within larger cities, police departments may hire recent high school graduates as police cadets or trainees. These individuals perform clerical tasks and attend training classes for about one to two years. After reaching the minimum age requirement, trainees are usually appointed to the regular police force. Before receiving their first assignment, all new officers go through a 12 to 14 week period of training at the police academy. Training includes classroom instruction and supervised experience in patrol, firearm use, self-defense, first aid, traffic control and emergency response.

Newly trained police officers are usually eligible for promotion after completing their probationary period, which can last anywhere from six months to three years. Qualified officers can become detectives or begin specializing in a particular type of police work. Written examination scores and on-the-job performance determine an individual's position on the promotion list.

Federal agencies often have stricter hiring requirements. In fact, most special agent positions require a college degree and some previous work experience. Specific requirements vary with the employing agency.

Many FBI agents graduate from an accredited law school. Others obtain a college degree in accounting, become fluent in a foreign language and acquire three years of full-time work experience. Regardless of their educational background, all newly hired agents undergo 16 weeks of training at the FBI academy in Virginia.

A bachelor's degree and three years of work experience are required for Secret Service and ATF agent positions. Recruits complete 10 weeks of general training at the Federal Law Enforcement Training Center in Georgia. This is followed by another 17 weeks of specialized training within the individual's agency.

Aspiring DEA agents must have a college degree. One year of experience conducting criminal investigations, one year of graduate school, or an undergraduate grade point average of at least 2.95 is also required. Selected applicants participate in 14 weeks of specialized training at the FBI Academy in Virginia.

Law enforcement personnel can improve their job performance by participating in continuing education courses offered by department academies and other agency training centers. Instructors provide training in self-defense tactics, firearm use, communication skills and crowd-control techniques. In addition, many agencies will reimburse all or part of the tuition costs for individuals who take postsecondary courses towards a degree in criminal justice, police science, public administration or administration of justice.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of police & detectives include correctional officers, private detectives & investigators, security guards, and fire marshals.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- Grand Lodge Fraternal Order of Police, 1410 Donelson Pk., Suite A-17, Nashville, TN 37217. Internet: <http://www.grandlodgefop.org>
- Federal Bureau of Investigation, J. Edgar Hoover Bldg., 935 Pennsylvania Ave. NW, Washington, DC 20535. Internet: <http://www.fbi.gov>
- United States Department of Justice, 950 Pennsylvania Ave. NW, Washington, DC 20530-0001. Internet: <http://www.usdoj.gov>
- United States Marshals Service, Human Resources Division – Law Enforcement Recruiting, Washington, DC 20530-1000. Internet: <http://www.usdoj.gov/marshals>
- United States Secret Service, 950 H St. NW, Suite 912, Washington, DC 20223. Internet: <http://www.treas.gov/uss>
- United States Bureau of Alcohol, Tobacco, Firearms, and Explosives, Office of Public and Government Affairs, 650 Massachusetts Ave. NW, Room 8290, Washington, DC 20226. Internet: <http://www.atf.treas.gov>
- United States Customs and Border Protection, 1300 Pennsylvania Ave. NW, Washington, DC 20229. Internet: <http://www.cbp.gov>

Private Detectives & Investigators

SOC CODES: 33-9021

Significant Points

- Most applicants have previous experience in related occupations.
- Stiff competition is expected because this career attracts many qualified applicants.
- About 1 in 6 were self-employed.

Nature of the Work

- Private detectives & investigators assist attorneys, businesses and the public with a variety of legal, financial and personal problems. Specific duties depend on the needs of the client.

Legal investigators concentrate on cases involving the courts.

Corporate investigators conduct internal and external investigations for corporations other than investigative firms.

Financial detectives & investigators develop confidential financial profiles of individuals or companies involved in large transactions. These workers are often Certified Public Accountants (CPAs).

Store detectives, also known as loss prevention agents, protect the assets and guests of retail stores and lodging establishments.

- Most individuals are trained to perform physical surveillance of a subject from an inconspicuous location.
- Computers allow private detectives & investigators to quickly obtain massive amounts of information.

Working Conditions

- Most private detectives & investigators work irregular schedules in order to conduct surveillance and contact people. Early morning, evening, weekend and holiday shifts are common.
- Store detectives generally work within the business they protect. Other detectives & investigators spend most of their time outside the office. Conditions may range from a plush boardroom to a seedy bar.
- Work is often performed independently. Because personal confrontation is involved, the job can be stressful and dangerous.
- Because the primary work of private detectives & investigators is to gather information and not enforce laws or apprehend criminals, a weapon is not usually needed.

Employment

- Private detectives & investigators held about 42,600 jobs in 2004 in the United States and approximately 930 jobs in Pennsylvania.
- Approximately 30 percent were employed with investigation and security agencies. Another 15 percent worked in department stores. About 1 in 6 were self-employed.
- The following table includes the industries that employed the most private detectives & investigators in 2004 in Pennsylvania.

Industry Group	2004 Employment	Percent
Investigation & Security Services	280	30.0%
Self-Employed	170	17.8%
Department Stores	140	14.5%
Other General Merchandise Stores	80	8.3%

Job Outlook

- Employment of private detectives & investigators in Pennsylvania is expected to grow from approximately 930 in 2004 to approximately 1,020 in 2014. Private detectives & investigators can expect about 9 openings due to growth and about 20 replacement openings for approximately 29 total annual openings.
- Fear of crime, increased litigation and the need to protect confidential information will stimulate employment growth for private detectives & investigators.

- Stiff competition is expected because this career attracts many qualified applicants.
- Opportunities will be best for individuals who are seeking entry-level jobs with a detective agency or part-time work as a store detective.
- The advent of gaming parlors in Pennsylvania should lead to rapid employment growth among private gaming surveillance officers and investigators.

Earnings

Average annual earnings of private detectives & investigators in Pennsylvania were \$31,240 in 2005. The entry-level wage in 2005 was \$20,650 while an experienced private detective or investigator made \$36,540.

Training, Other Qualifications and Advancement

All private detectives & investigators must be licensed by the state or local authorities. In general, applicants must be at least 18 years of age. A clean criminal record, relevant education and three years of investigating experience are usually required. Applicants may have to pass a written examination as well. Additional requirements exist for individuals who wish to carry a firearm. Many areas have instituted mandatory training programs for aspiring private detectives & investigators.

Although there are no formal educational requirements for most positions, many private detectives & investigators have a college degree in criminal justice or police science. However, few individuals enter this occupation directly after graduation. In fact, most private detectives & investigators have previous experience from other occupations. Some have served in military, government intelligence or law enforcement jobs. Others come from diverse backgrounds such as finance, accounting, investigative reporting, insurance and law.

Private detectives & investigators must be persistent and assertive. The ability to think and react quickly is vital. Individuals should also be unafraid of confrontation. Strong communication, interviewing and interrogation skills are essential. Successful workers are capable of presenting the facts in a believable manner.

Some private detectives & investigators receive certification from a professional organization. Although certification is voluntary, it does demonstrate that these individuals have achieved a certain level of competency. In order to obtain certification, private detectives & investigators must satisfy experience, education and continuing training requirements. Many professional organizations also administer written or oral examinations that must be passed as well.

Because private detective agencies are generally small, there is little room for promotion. Advancement usually takes the form of increased responsibility and salary. Some corporate and legal investigators may be promoted to supervisory or managerial positions within the security or investigations departments. Many individuals open their own agencies after gaining a few years of experience.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of private detectives & investigators include security guards, insurance claims examiners, bill collectors and police officers.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- National Association of Legal Investigators, 908 21st St., Sacramento, CA 95814-3118.
Internet: <http://www.nalionline.org>

Security Guards

SOC CODE: 33-9032

Significant Points

- Rigorous hiring and screening programs are commonplace.
- Increased public concern about crime, vandalism and terrorism will stimulate employment growth.
- Keen competition is expected for higher-paying positions that require more extensive training.

Nature of the Work

- *Security guards* patrol and inspect property to protect against fire, theft and other illegal activities. Specific responsibilities vary with the size, type and location of the employer.
- Individuals assigned to static security positions serve at one location for a specific length of time. Other guards drive or walk from location to location within an assigned geographical zone.
- Alarms and closed circuit TV cameras are often monitored from a central location.
- Comprehensive reports outline the events and activities that occur during assigned shifts. Security guards may interview witnesses or testify in court.

Working Conditions

- In general, security guards work a 40-hour week. Rotating shifts are used to cover daylight, evening, weekend and holiday work. Individuals may be on-call in case of emergencies.
- Security guards may be stationed at an indoor desk or outdoor guardhouse. Regardless of their location, workers spend a considerable amount of time on their feet.
- In order to protect themselves and the property they are monitoring, security guards must be alert at all times.

Employment

- Security guards held about 1 million jobs in 2004 in the United States and around 37,350 jobs in Pennsylvania.
- About 53 percent were employed with investigation and security agencies, primarily security firms. Others worked for educational institutions, hospitals and lodging establishments.

Job Outlook

- Employment of security guards in Pennsylvania is expected to grow from approximately 37,350 in 2004 to approximately 42,470 in 2014. Security guards can expect about 512 openings due to growth and about 813 replacement openings for approximately 1,325 total annual openings.
- Increased public concern about crime, vandalism and terrorism will heighten the need for security and stimulate employment growth for security guards.
- Keen competition is expected for higher-paying positions that require more extensive training.
- Opportunities exist for those seeking full-time as well as part-time positions.

Earnings

Average annual earnings of security guards in Pennsylvania were \$21,090 in 2005. The entry-level wage in 2005 was \$14,880 while an experienced security guard made \$24,190.

Training, Other Qualifications and Advancement

Rigorous hiring and screening programs, including background and criminal history checks, are commonplace for this occupation. Interested applicants must be 18 years of age and have strong character references, a clean criminal record and good health. Drug testing, which may be random and ongoing, is also required. Mental alertness, emotional stability and physical fitness are essential. Individuals who have frequent contact with the public should be able to communicate effectively. For many security guard positions, a valid driver's license is needed.

Educational requirements vary with employer and position. In general, employers of unarmed guards do not have any specific demands. On the other hand, a high school diploma or equivalent education is preferred for armed guards. Regardless of educational background, individuals who have had responsible experience in other occupations may have an advantage.

All armed security guards must be licensed by the appropriate government authority. Some receive further certification as special police officers. This certification allows guards to make limited types of arrests. Although

these positions have more stringent background checks and entry requirements, they also offer higher earnings, greater job security and more advancement potential.

To receive certification from the General Services Administration, candidates must have previous experience and a passing score on the written examination. Applicants must also pass a test on first aid and demonstrate their ability to properly use firearms. Experience gained through the Armed Forces is very beneficial.

Newly hired security guards receive some preliminary instruction from their employer before they start a job. Many companies also provide a period of on-the-job training. For guards at highly secured establishments, such as nuclear power plants, training programs are extensive and may last several months. However, instruction does not end after this initial session. In fact, experienced security guards must participate in continuing education in order to retain their certification. Armed guards are also periodically tested in their use of firearms.

Within smaller organizations, advancement opportunities are usually limited. As a result, many security guards transfer to larger establishments that offer greater possibilities for advancement in position and salary. In time, experienced workers can be promoted to supervisor or security manager positions. Some individuals choose to open their own security agencies.

Related Occupations

Workers in other occupations with responsibilities and duties related to those of security guards include law enforcement officers, bailiffs, correctional officers, detectives, and private investigators.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>

Job Opportunities in the Armed Forces

Significant Points

- Opportunities should be good for qualified individuals in all branches.
- Most officer commissions require a bachelor's degree or higher.
- Earnings are based on classification and years of service.

Nature of the Work

- The Armed Forces provide training and work experience in a variety of areas, including combat, administration, construction and engineering.
- A distinction is made between enlisted and officer careers. Enlisted personnel carry out fundamental operations of the military while officers supervise the activities of each occupational specialty group.

Administrative personnel keep accurate records on equipment, funds, personnel, supplies and other military property. They may record information, type reports and maintain files to assist military offices.

Combat specialty workers operate weapons and execute special missions during combat situations. These individuals normally specialize in a particular type of weapon system or combat operation.

Construction occupations include personnel who build or repair buildings, airfields, bridges, dams and bunkers. These workers may also maintain electrical and plumbing components.

Electronic & electrical equipment repair personnel are responsible for maintaining the electronic and electrical equipment that is used in today's military.

Engineering, science & technical workers have the specific knowledge that is required to interpret information, operate technical equipment or solve complex problems. Individuals normally specialize in an area such as environmental health and safety, information technology or intelligence.

Health care personnel assist medical professionals in treating patients and providing health-related services. They may provide emergency treatment, conduct laboratory tests or maintain patient records.

Human resource development specialists are responsible for recruiting qualified personnel and providing any necessary training. These individuals provide young people, parents, schools and local communities with information about military careers.

Machine operator & production careers include occupations that require the operation of industrial equipment, machinery and tools to fabricate and repair parts for a variety of items.

Media & public affairs workers are involved in the public presentation of military information and events.

Protective service personnel enforce military laws and regulations. They also provide emergency response to natural and man-made disasters.

Support services careers include occupations that support the morale and well being of military personnel and their families. Individuals may be involved in food service, counseling or religious education.

Transportation & material handling specialists ensure the safe transport of people and cargo.

Vehicle & machinery mechanics conduct preventive and corrective maintenance on aircraft, automobiles, heavy equipment, marine engines and powerhouse station equipment.

Employment

- In 2005, more than 2.6 million people served in the Armed Forces. More than 1.4 million individuals were on active duty in various branches. About 487,000 were in the Army, 350,000 in the Navy, 356,000 in the Air Force, and 185,000 in the Marine Corps. In addition, more than 1.2 million people served in their Reserve components, and the Air and Army National Guard. Another 33,000 individuals served in the Coast Guard, which is now part of the U.S. Department of Homeland Security.
- Military personnel are stationed throughout the United States and in many countries around the world.

Job Outlook

- Since the end of the draft in 1973, the military has been able to meet its personnel requirements through volunteers. Personnel quotas are more difficult to meet when the economy is doing well.
- Opportunities should be good for qualified individuals in all branches of the Armed Forces.
- As military jobs become more technical and complex, individuals will be expected to obtain additional education. Many enlisted personnel have a high school diploma and some college background. In order to become an officer, applicants will need a bachelor's degree or higher.

Earnings

- Earnings are based on classification and years of service. In 2005, the entry-level monthly salary for enlisted personnel was \$1,142.70, for warrant officers was \$2,290.20 and for newly commissioned officers was \$2,343.60. Additional wage information is available through the U.S. Department of Defense – Defense Finance and Accounting Service.
- Military personnel receive free room and board, medical care, a uniform allowance, military store privileges, 30 days of paid vacation and numerous travel opportunities. Additional allowances may be paid for foreign duty, hazardous duty, submarine assignments, flight duty and employment as a medical officer.
- After 20 years of service, Armed Forces personnel are eligible for retirement benefits.
- The Veterans Administration (VA) provides benefits to individuals who have served at least 2 years in the Armed Forces. Benefits include free care in VA hospitals for service-related disabilities, home loans and educational benefits.

Training, Other Qualifications and Advancement

Requirements for each service vary, but certain qualifications for enlistment are uniform across all military branches. Interested persons must be U.S. citizens or immigrant aliens with permanent resident status. Applicants must be between the ages of 17 and 35. Those who are 17 must have consent from their parent or legal guardian. Aspiring Air Force personnel must enlist before their 28th birthday. A high school diploma and clean criminal record are also required. Individuals must pass the Armed Services Vocational Aptitude Battery examination and meet certain physical standards for height, weight, vision and overall health. Single parents are not eligible to enlist in the Armed Forces.

Individuals who are thinking about enlisting in the Armed Forces should learn as much as possible about military life before finalizing their decision. Speaking to friends and family with military experience can be beneficial. Interested persons should also talk to a military recruiter, who can determine if the individual qualifies and explain the various enlistment options. Recruiters also know which military occupational specialties currently have openings. Selection for a particular type of training depends upon the applicant's aptitudes and personal preferences as well as the needs of the service. Men are eligible for all occupational specialties while women can enter any specialties except those involving direct exposure to combat. The recruiter can schedule all prospective recruits for the Armed Services Vocational Aptitude Battery examination. Individuals who schedule this examination are not under any duty obligation to the Armed Forces.

Invaluable training can be gained through the Armed Forces. However, there are a few things that should be kept in mind. First, prospective recruits should research the prospects for civilian employment in jobs related to their military specialty. Second, individuals must be aware of any additional prerequisites for the related civilian job. Many occupations require a license, certification or minimum level of education. It is very important to determine whether the training provided by the military is sufficient.

Once an individual has decided to join the military, the next step is to pass a physical examination and sign an enlistment contract. This contract sets the date of enlistment, length of service and other job-related options. Most contracts involve 8 years of service obligation, including two to six years of active duty. All military branches offer a "delayed entry program," which allows an individual to delay entry for up to one year after enlisting. With this program, high school seniors can enlist while still in school.

Following enlistment, new members of the Armed Forces undergo a period of instruction, commonly referred to as "basic training." This training, which lasts about six to 11 weeks, introduces new recruits to military life. Days and nights are highly structured and include rigorous physical exercise. After completing their basic training, most recruits attend technical schools to prepare themselves for their assigned occupational specialty. This formal instruction may last anywhere from 10 to 20 weeks. Programs may last up to a year for highly specialized areas, such as nuclear power. Recruits who are not assigned to formal classroom instruction often receive on-the-job training with their first duty assignment.

Service personnel may receive college credit for the technical training they participate in while on duty. These credits, combined with off-duty courses, can lead to an associate's degree. Tuition assistance, which can pay up to 75 percent of college costs, is available at most military institutions. Off-duty training may take the form of correspondence courses or degree programs offered by local colleges and universities. Within each branch of the Armed Forces, a few exceptional applicants are provided with the opportunity to study full-time. Military personnel who are accepted into these highly competitive programs receive full pay, tuition allowances, and other related fees. In return, participants agree to serve an additional amount of time in the military. Other selective programs provide the additional military training that enables enlisted personnel to qualify as commissioned officers.

Warrant officers are technical and tactical leaders who specialize in a specific area. Although few in numbers, their level of responsibility is high. In addition to increased pay, these individuals usually receive extended career opportunities, worldwide leadership assignments and enhanced retirement benefits. Admittance to the Warrant Officer Candidate School is very competitive and restricted to higher-ranking personnel.

Officer training is provided through service academies, the Reserve Officers Training Corps (ROTC), Officer Candidate School (OCS), Officer Training Schools (OTS), the National Guard, the Uniformed Services University of Health Sciences and other programs. However, all of these programs are very selective.

Service academies offer a four-year program that leads to a bachelor's degree. Applicants need an adequate academic record, above average college aptitude test scores and recommendations from school personnel. Individuals must also pass a medical examination. Appointments to the Coast Guard academy are made on a strictly competitive basis. For other military academies, applicants must be nominated by an authorized source. Appointments are then made from the list of eligible nominees. Selected appointees are provided with free room and board, tuition, medical care and a monthly stipend. Graduates receive their commission and are obliged to serve at least five years of active duty or longer if they are entering flight training.

Many colleges and universities offer ROTC programs. ROTC scholarships, which are only available on a competitive basis, pay for a student's tuition and provide allowances for subsistence, textbooks and other supplies. In addition to their regular courses, ROTC participants take two to five hours of military instruction each week. Upon graduation, students serve as active duty officers for a set period of time.

College graduates can earn an officer commission in the Armed Forces after completing an OCS or OTS program. These officers generally serve out their military obligation on active duty. Individuals who have training in certain health professions may qualify for direct appointment as officers.

Prospective medical students can apply to the Uniformed Services University of Health Sciences, which offers a program that leads to a Doctor of Medicine (M.D.) degree. In return for free tuition, graduates of this program must serve for seven years in the military or Public Health Service.

Direct appointments are also available for those who are qualified to serve in other special duties, such as judge advocate general or chaplain corps. Flight training is available to all commissioned officers. In addition, the Army has a direct enlistment option for warrant officer aviator positions.

Each branch of the service has different criteria for promoting personnel. Advancement may be based on years of service, job performance, written examination scores or supervisor recommendation. In general, the first few promotions come easily, while subsequent appointments are more competitive. Individuals who are passed over several times for promotion generally must leave the military.

Related Occupations

There are many occupations in the civilian sector that have responsibilities and duties related to those of Armed Forces personnel.

Sources of Additional Information

- Pennsylvania CareerLink. Internet: <http://www.pacareerlink.state.pa.us>
- *Military Career Guide Online*, The Defense Manpower Data Center, a Department of Defense Agency. Internet: <http://www.militarycareers.com>